

# SPOTLIGHT

JANUARY 2024



**Globe Life**

American Income/  
National Income Division

MGA/RGA LEADERSHIP  
COUNCIL

2024



# LEADING THE WAY



**Steve Greer**  
Chief Executive Officer  
American Income/  
National Income Division

**WE'VE ALL HEARD THE** famous Vince Lombardi line, "Leaders are not born; they are made." And maybe we've heard it so much that at this point it seems a bit cliché, but I think now is a great time to turn our attention back to what Lombardi was really saying and once again take it to heart. I think it's important to let that straightforward line speak to us.

As we celebrate our new Leadership Council this month, I want to take the opportunity to focus on what really makes someone a leader. I want to talk about the quality that sets leaders apart from the pack, propelling their careers, and fueling their success.

In simple terms, what makes someone a leader is character. It's not birthright, luck, inheritance, or circumstance – the quality leaders universally share is a

strong and steadfast character. This holds true for our Company's leaders. Our best leaders are hardworking, dedicated, honorable, and approachable. They are committed to the wellbeing of their people, and they lead by example. In short, they all have a strong character, and it's what makes them such strong leaders.

If being a great leader is something you see in your future, you're in the right place. In fact, our Opportunity Unlimited is the best place to foster leadership aspirations, because we not only make leadership accessible, but we also encourage it.

Just take a look at our Leadership Council. They are walking proof that becoming a great leader is completely within your grasp if you're willing to reach for it. Our Council

members all share the leadership qualities I'm talking about – dedication, a great work ethic, integrity, and charisma. They all come from various backgrounds and different circumstances, but they all share what's necessary to be a leader. They all have the right mindset.

I want to congratulate our new Leadership Council and applaud them for their hard work. I hope they serve as an inspiration to us all to rise up and become the leader that lives within each of us.

Whether you're in our Agency force or our PR team, and whether you're a veteran or just starting out, know that at AIL-NIL, you can become a leader – or become a better leader – if you really want it. Know that this is the best place for you to be, and there is no limit to how far you can go or how high you can climb. There is plenty of room at the top. 🌟

## SPOTLIGHT

ARC.AILife.com/Spotlight.aspx  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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## NEWS

## JANUARY 2024

VOL. 57 NO.1

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NIL is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@AILife.com](mailto:futuresga@AILife.com).



### Required Retention Rate

Effective Feb. 1, 2024, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **76.0%**  
Net to Gross: **80%**

### Dates to Remember

eApp business and paper applications subject to the 7-day hold should be uploaded or sent to Home Office by **Thursday 02/22 before 3:30pm Central**. Paper apps excluded from the 7-day hold and PR credits should be sent to Home Office by **Tuesday 02/27**. eApp business excluded from the 7-day hold should be uploaded by **Thursday 02/29 before 4:30pm Central** to count for **February** production.

eApp cutoff has been extended to 3:30pm Central every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00pm Central cutoff time.

**\$9,669,787**

in total **BONUSES** were paid out this month by **AIL/NIL**. For more information on the monthly bonuses, turn to **Pages 46-56**.

**\$9,794,056**

in total **November RENEWALS** were paid out in **December** to **6,387** total agents.

### RECORD BREAKERS



**\$362,123**  
Month Net ALP

**FIRAT UCAR**  
Veteran Producer  
AO



**\$2,377,161**  
YTD Net ALP

**ENO IFTIU**  
MGA  
AO

**\* Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2024 Awards Presentation are: the Top SGA per category for Categories I-XIV will be recognized on highest percentage of Net ALP Growth. The top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2024 Convention Qualifications online at [ARC.AILife.com](http://ARC.AILife.com) or [ARC.NILife.com](http://ARC.NILife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to Waikiki Beach in Honolulu, Hawaii. The convention will be held May 1-4, 2024.



**LOOK FOR ME!**



# PROTECTING LEGACIES



**Lori Pelletier**

Division Vice President  
Public Relations

**W**hat an incredible year 2023 was for our Company, agents, PR team, employees, and partners. Congratulations on your successes! As we turn the calendar page to 2024, we know we have set the bar high, but I believe we're ready for the challenge.

Last year, longtime consumer advocate, Ralph Nader, published a book titled "The Rebellious CEO: 12 Leaders Who Did It Right." In this book, Nader highlights 12 CEOs he believes performed "extraordinarily well as business leaders and civic reformers."<sup>1</sup> Nader says these CEOs "should be celebrated as exceptions whose life and career should be the course of emulation and inspiration for students of business, executives, and the wider citizenry."<sup>1</sup>

Well, lo and behold, on page 199 of the book you will find our Company's founder, Bernard Rapoport. His vision of a Company protecting workers and their families, and insisting on providing this protection under a union label, was (and still is) exceptional. Our partnership with the labor movement in Canada, New Zealand, and the United States is one of a kind. And this one-of-a-kind relationship was key to our success in 2023.

The dedicated members of our PR team are skilled at opening doors that are closed and locked to many other companies. Through the relationships our PR team has built with labor unions, credit unions, and other associations, we were able to sign more original groups in 2023 than we did in 2020, 2021, and 2022.<sup>2</sup> These original groups are key to

growth today, tomorrow, and for years to come. Our PR team goes the extra mile to ensure our SGA partners have opportunities to grow their business, while helping workers and their families get the protection they need, all under a union label.

Whether it's our no-cost AD&D benefit, our participation on picket lines, food banks, or Labor Day parades, the PR team is on the front lines working to make sure all of us have an opportunity to carry on Bernard Rapoport's legacy.

As we move through the next 12 months, let's remember what we are at our very core. We are a union Company who works to protect the legacies of workers and their families. I have no doubt Mr. Rapoport is proud of what his legacy has become. 🙌

<sup>1</sup> <https://nader.org/books/the-rebellious-ceo/>

<sup>2</sup> Internal Company Records

# Q4 PR Contributions

**Dayton-Miami Valley AFL-CIO** — Contribution benefiting "Hope to Dream" event

**Decatur Building & Construction Trades** — Raffle

**Farm Labor Organizing Committee, AFL-CIO** — Contribution in Support of Campaign for Migrant Workers

**IATSE 729** — Sponsorship

**IBT 760** — Raffle

**KY State AFL-CIO** — Ad & Co-Sponsorship

**Labor Council of West Central Illinois** — Event Sponsorship

**Maine AFL-CIO** — Convention/Conference

**MD/DC AFL-CIO** — Convention/Conference

**Metropolitan Washington Council AFL-CIO** — Golf Tournament & Contribution benefiting needy families

**National Grange** — Convention/Conference

**New York Helmets To Hardhats** — Sponsorship

**New York State AFL-CIO** — Ad

**New York State AFL-CIO** — Convention/Conference

**Northeastern Illinois Federation of Labor** — Ad

**Northeastern Oklahoma Labor Council, AFL-CIO** — Convention/Conference

**Oklahoma AFL-CIO** — Convention/Conference

**OPEIU 30** — Strike Support

**Operation Christmas Cheer** — Strike Support

**Oregon AFL-CIO** — Convention/Conference

**Palm Beach-Treasure Coast AFL-CIO** — Convention/Conference

**Reading & Berks County, United Labor Council** — Sponsorship

**San Mateo County Central Labor Council** — Event

**SEIU HCII** — Event sponsorship

**Southern Nevada Building Trades** — Donation for the "Member Toy Drive Fund"

**Southwestern District Labor Council** — Event Sponsorship

**St. Louis Building and Construction Trades Council** — Event and Ad Sponsorship

**The Ohio Federation of Teachers** — Convention/Conference

**UAW 862** — Strike Support

**United Way of the Midlands** — Sponsorship

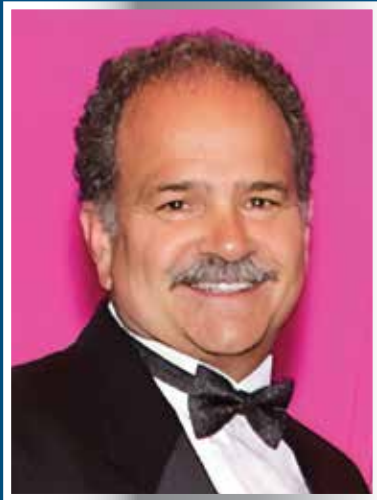
**USW 1-1937** — Convention/Conference

**West Virginia AFL-CIO** — Convention/Conference

Contributions listed are from October through December.



# Congratulations ON YOUR RETIREMENT!



**George Farenthold**

**41 Years of Service**  
Hire Date: 06/30/1982  
Lifetime PR Leads\*: 194,809

**Category Winner**  
2010 – 2<sup>nd</sup> Place

**Founder's Club**  
1x Qualified



**Rona Pileggi Spano**

**32 Years of Service**  
Hire Date: 11/15/1991  
Lifetime PR Leads\*: 324,224

**Category Winner**  
2001 – #3 PR  
Manager

2002  
2003  
2008 – 2<sup>nd</sup> Place  
CAT A

**President's Club**  
2003  
2012

**Founder's Club**  
11x Qualified

**Platinum Club**  
2012 – Honorary  
Member  
2018



**Darrell Dorey**

**28 Years of Service**  
Hire Date: 04/25/1995  
Lifetime PR Leads\*: 274,123

**Category Winner**  
2001  
2002  
2009 – 2<sup>nd</sup> Place  
2010 – 2<sup>nd</sup> Place  
2011  
2013 – 2<sup>nd</sup> Place  
2014 – 2<sup>nd</sup> Place  
2016

**Platinum Club**  
2012 – Honorary  
Member  
2021

**President's Club**  
2013

**Founder's Club**  
8x Qualified



**Al Wall**

**25 Years of Service**  
Hire Date: 05/28/1998  
Lifetime PR Leads\*: 268,859

**Most ORI Cards**  
2005 – Runner Up  
2008  
2021

**Category Winner**  
2001  
2003 – 2<sup>nd</sup> Place  
2005 – 2<sup>nd</sup> Place  
2008  
2009 – 2<sup>nd</sup> Place  
2018  
2020

**Platinum Club**  
2012 – Honorary  
Member  
2022

**President's Club**  
2003  
2005  
2008

**Founder's Club**  
8x Qualified

\*Since 2009

# NEW ASSOCIATES

## PER MANAGER

### SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jennifer Terife Medina	3	Sergio Carta	Taleecia Stonestreet	2	AO	Rowyn Rivas	2	Beto Quintero
Humberto Vivas Soto	3	Beto Quintero	Keturah Wells	2	Rachel Brown	Darkis Perez Padron	2	Jesus Romero
Britney Crislip	2	AO	Paula Martinez Mirto	2	Zaida Ferrer	Kristina Guerrero	2	Matthew Turnquist
Amber Pearson	2	AO	Joshua Martinez	2	Stephen Giddens	Brennan Ratican	2	Michael Vasu
Joanna Rowland	2	AO	Stephen Boone	2	Holtz-Rigney			
Samuel Siegel	2	AO	Sanub Sinclair	2	Theodore Pappas			

### GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Isabella Chacin	5	Zaida Ferrer	Solgeis Cardozo Mijares	2	AO	Dylan Kovaleski	2	Giglione-Ackerman
Mohamed Aljahmi	3	AO	Jin Chen	2	AO	Angel Marquez	2	Walter Icaza
Ardian Gojcaj	3	AO	Torian Fields	2	AO	Endy Suriel	2	Theodore Pappas
Walter Henderson	3	AO	Arianna Patterson	2	AO	Luis Zapata	2	Jesus Romero
Nelson Sucre	3	Sergio Carta	Clayton Friday	2	Simon Arias	Arthur Trost	2	Darcy Schrieber
Nicholas Beyer	3	Sabrina Lloyd	Madison Mayoral	2	Arias-Dlabik	Calvin Dickherber	2	S-S-Parks-Salvaggi
Damaris Trejo	3	Sabrina Lloyd	John Rings	2	Arias-Dlabik	Jeffery May	2	S-S-Parks-Salvaggi
Carlos Colina	3	Beto Quintero	Kathleen Mezik	2	Ryan Bisanz	Jihad Ottallah	2	S-S-Parks-Salvaggi
Roxie Soto	3	Beto Quintero	Latanya Rawles	2	Rachel Brown	Russel Brooks-Martin	2	Michael Vasu
Olimar Cassarino Figueroa	3	Quintero-Vidal	Christopher Jason	2	Michael Ezeafulukwe	Dylan Rankin	2	Michael Vasu
Wade Campbell	3	Matthew Turnquist	Pedro Bolivar Pena	2	Zaida Ferrer	Isaiah McGee	2	Washington-Washington
Brooklyn Brooks	2	AO	Tebi Njilefack	2	Stephen Giddens	Cherrish Taylor	2	John Young

### MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ileana Tineo	8	Zaida Ferrer	Joseph Gojcaj	3	AO	Ahmed Elagrab	3	Greg Graham
Zach Otto	7	Sabrina Lloyd	Hemerson Gonzalez	3	AO	Lubraska Iguaro	3	Georgetown Latino Division
Ana Machado Rodriguez	6	Quintero-Vidal	Andi Iftiu	3	AO	Taleb Jammoul Hajali	3	Walter Icaza
Carol Fernandez	5	Sergio Carta	Jenny Kim	3	AO	Tyler DuBois	3	Nick Moore
Jesse Englert	5	Michael Vasu	Mark Neilson	3	AO	Astrid Ebner	3	Beto Quintero
Priamo Persichetti	5	Michael Vasu	Joshua Olin	3	AO	Daniel Pacheco	3	Beto Quintero
Alexandria Greer	4	Stephen Giddens	Ashley Rust	3	AO	Jhanna Valerio Vivas	3	Beto Quintero
Arturo Romero	4	S-S-Parks-Salvaggi	Salvatore Sortino	3	AO	Alejandra Larez Morales	3	Jesus Romero
Jordan Stelzer	4	Matthew Turnquist	Kevin Swiatek	3	Arias-Dlabik	Jacob Krieger	3	S-S-Parks-Salvaggi
Slavita Hut	4	John Young	Tina Lopez	3	Cohen-Velasquez	Jordan Hamrick	3	Matthew Turnquist
Christian Gojcaj	3	AO	Stella Roznovan	3	Cohen-Velasquez	Adrain Alfred	3	Michael Vasu

### RGAs

NAME	#	SGA
Mark Neilson	13	AO

#### NEW ASSOCIATE – \$2,250 contract-to-date new agent

- THE MINIMUMS FOR RECOGNITION ARE:**
- SA & GA** – at least two new associates during the month
  - MGA** – at least three new associates during the month
  - RGAs** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# NEW SGAs



## Derek Johnson | California

Derek Johnson started his career with AIL in 2020, inspired and motivated by the career growth and development of his friend, State General Agent Sean Velasquez. He previously worked with Sean in the fitness industry, but was enticed to join the Company when he saw the success Sean experienced with AIL. One aspect of Derek's career he finds the most rewarding is helping others grow and develop while also helping to protect families during the worst time in their lives. Derek believes his Organization offers resources, career opportunities, and a positive economic impact to his community. In his spare time, Derek is actively involved in woodworking, and even teaches it in his local community.



## James Sodan | Massachusetts

James Sodan initially joined AIL in 2014, enticed by the Company's income potential and growth opportunities. His greatest accomplishments with AIL include achieving \$2.6 million as a Regional General Agent. One of the many benefits of his career with the Company is witnessing others grow and achieve the type of income the Company offers. James believes the Moore-Sodan Organization offers the community an opportunity to earn a great living while positively impacting others. Beyond work, James enjoys golf, live entertainment, and giving back to local sports clubs to provide them with safe sports gear.



## Giovanni Vacca | Michigan

Giovanni Vacca joined AIL in 2015 has achieved numerous accolades, such as being the #1 Top Master General Agent in his category in 2022. Giovanni believes the most fulfilling part of his career is developing others to become the best versions of themselves, and he enjoys being a part of their success journey. Giovanni's parents came to the United States from Italy to give their family a better financial opportunity, and through his work at AIL, Giovanni has been able to achieve his personal goals of helping his mother retire and buying his father a car. In his spare time, Giovanni spends time reading, playing sports, and supporting special causes such as Willow House, which provides support services for children, families, schools, and communities coping with grief and the death of loved ones. Giovanni strives for the Vacca Organization to be a positive, competitive, and growth-oriented environment where people feel like it's not just a job, but a place to call home.

# COMPANY TOTALS

THE TREND CONTINUES — **BEST DECEMBER IN COMPANY HISTORY!**

BEST YEAR IN COMPANY HISTORY — **ALL-TIME ANNUAL RECORD WITH \$333,676,991**

## Sales

- **\$24,112,650** Net ALP
- **19.79%** Growth Over December 2022
- **16.54%** FINAL YTD Growth

## Recruiting

- **1,593** New Associates
- Agent Count: **11,095**

## Public Relations

- **91,381** leads generated — **24%** increase over December 2022
- **204** groups signed — **19%** increase over December 2022
- **77** original groups signed — **64%** increase over December 2022
- **28,527** original leads generated — **78%** increase over December 2022

# YOU VS YOU

## Quality/Reinstatements

- **4,597** Total Policies Conserved — **4,064** Reinstatements — **533** Reopens
- Net to Gross: **88%**
- 13-Month Persistency: **80.65%**
- 4-Month Retention: **79.9%**
- 13-Month Retention: **63.7%**

# Pinnacle

RECRUITING CLUB

## TOP RECRUITING AGENTS\*\* DECEMBER



**Ashlynn Orng**  
19 Recruits  
AO



**Taleb Jammoul Hajali**  
9 Recruits  
Walter Icaza



**Omar Billy**  
6 Recruits  
Jamison Weatherspoon



**Logan Bower**  
5 Recruits  
Michael Vasu



**Alejandra Larez Morales**  
5 Recruits  
Jesus Romero

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ashlynn Orng	19	Kevin Gillum	3	Oscar Alvarez	2	Corey Helly	2	Seth-Thomas Ordeneaux	2
Taleb Jammoul Hajali	9	Samantha Goris	3	Maria Guadalupe Barba	2	Luke Hollingshead	2	Darkis Perez Padron	2
Omar Billy	6	Lori Hamel Johnson	3	Andrew Bogeas	2	Evan Holzhauser	2	Militza Reyes Rojas	2
Logan Bower	5	Jordan Jones	3	Carson Brewer	2	Joshua Hosenbold	2	Arrianna Reyes-Suarez	2
Alejandra Larez Morales	5	Connor Lucas	3	Jacob Broussard	2	Joshua Jenkins	2	Rowyn Rivas	2
Jorge Del Rio	4	Ana Machado Rodriguez	3	Fernando Coiran	2	Mohamad Kassar	2	Nicole Sanders	2
Jesse Englert	4	Nathan Mahoney	3	Adrian Colmenares	2	Brandon Labrador	2	Kayla Segady	2
Astrid Gomez Castrillon	4	Michael McKiernan	3	Damian Davis	2	Michael Marotta	2	Daniel Stekman Lugo	2
Spencer Kozej	4	Anthony Michael	3	Calvin Dickherber	2	Doris Martinez Garcia	2	Lance Sweeney-Devero	2
Priamo Persichetti	4	Brennan Ratican	3	Mason Doucette	2	Betania Maury Cermenio	2	Kareem Taylor	2
Taulant Bane	3	Adric Ray	3	Clayton Friday	2	Genesis Medina Mendoza	2	Sean Taylor	2
Federico Betancourt	3	Stephanie Rosales	3	Brandon Gamagami	2	Marynes Molleda	2	Martin Toma	2
Jackson Brady	3	Raymar Ruiz Ramos	3	Franklin Garcia Figueredo	2	Alexandria Morales	2	Josh West	2
Alyssa Duncan	3	Justin Sutton	3	Alexander Gomez	2	Jacob Mucha	2	Michael Zulli	2
Quinn Dyner	3	Havis Alvarado	2	Luis Guzman	2	David Nava	2		

TOTAL PINNACLE RECRUITERS: **342** TOTAL PINNACLE RECRUITS: **479**

## TOP RECRUITING AGENTS\*\* YTD

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Gomez Castrillon	52	David Carpenter	17	Blake McClain	13	Eleisa Carlino Andrea	11	Doron Freud	10
Taleb Jammoul Hajali	43	Gabriela Perez	17	Jonathan Rindt	13	Rocsina Concepcion Lopez	11	Brian Girton	10
Spencer Kozej	36	Corey Helly	16	Michael Scarborough	13	Sherrie McCarty	11	Robin Gonzalez	10
Michael McKiernan	33	Chase Miller	16	Ashley Applon	12	Genesis Medina Mendoza	11	Avion Johnson	10
Sierra Hartwig	31	Mike Paragiou	16	Jason Bratin	12	Carlos Navas	11	Ana Machado Rodriguez	10
Alejandra Larez Morales	29	Michael Denton	15	Solgeis Cardozo Mijares	12	Daniel Rock	11	Michael Maloney	10
Carol Fernandez	24	Jenna Gula	15	Kevin Gillum	12	Kevin Swiatek	11	Karen Romero	10
Jessica Chang	23	Doris Martinez Garcia	15	Connor O'Donnell	12	Dillon Zartman	11	Manique Sala	10
Salvatore Sortino	22	Jhanna Valerio Vivas	15	Aldo Ramirez Marinelli	12	Zayd Alwawi	10	Michael Schaefer	10
Nicholas Chuma	21	Klyo Vidal	15	Arturo Romero	12	Normaned Arocho Pendas	10	Josh West	10
Ashlynn Orng	19	James Marks	14	Gregory Rudolph	12	Taulant Bane	10		
Iris Saavedra	19	Maria Bonilla Borrego	13	Tyler Teague	12	London Burnett	10		
Fernando Coiran	18	Brandon Hughes	13	Jeffery Thiel	12	Calvin Dickherber	10		

TOTAL PINNACLE RECRUITERS: **2475** TOTAL PINNACLE RECRUITS: **5799**

▼ By number of Pinnacle Recruits. Top Pinnacle Recruiting Agents listed have at least 2 Pinnacle Recruits.  
 ● *Spotlight* will picture the top 5 Pinnacle Recruiting Agents based on number of Pinnacle Recruits. *Spotlight* may picture more or less than 5 in case of a tie.  
 ■ The number of YTD Pinnacle Recruits listed for *Spotlight* recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.



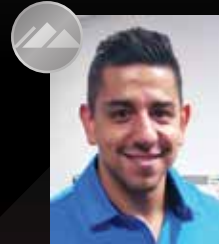
**Taleb Jammoul Hajali**  
Walter Icaza  
51 Recruits  
PINNACLE



**Ashlynn Orng**  
AO  
16 Recruits  
PLATINUM



**Maria Bonilla Borrego**  
Walter Icaza  
15 Recruits  
PLATINUM



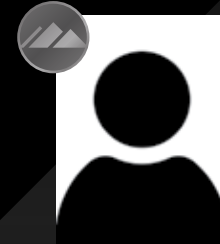
**David Ramirez-Benitez**  
Matthew Turnquist  
15 Recruits  
PLATINUM



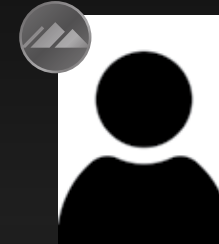
**Ransey Vazquez**  
Arias-Dlabik  
15 Recruits  
PLATINUM



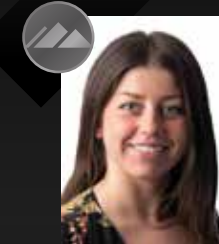
**Daniel Arzate Roa**  
Corey Neff  
5 Recruits  
SILVER



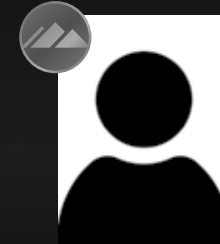
**Federico Betancourt**  
Zaida Ferrer  
5 Recruits  
SILVER



**Adiaaleska Diaz Rodriguez**  
Adianeza Rodriguez  
5 Recruits  
SILVER



**Emily Domanski**  
Greg Graham  
5 Recruits  
SILVER



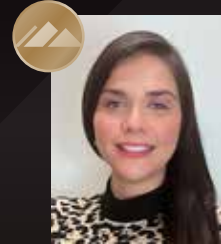
**Aaron Greenspan**  
S-S-Parks-Salvaggi  
5 Recruits  
SILVER



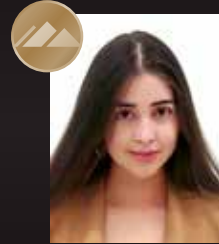
**Havis Alvarado**  
Houston Latino Division  
10 Recruits  
GOLD



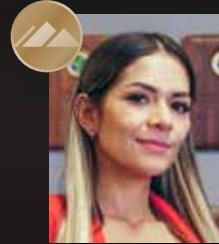
**London Nelson**  
London Nelson  
10 Recruits  
GOLD



**Maria Papilago**  
Houston Latino Division  
10 Recruits  
GOLD



**Mayerlin Ramirez Davila**  
Walter Icaza  
10 Recruits  
GOLD



**Yohely Ruiz Medina**  
Walter Icaza  
10 Recruits  
GOLD



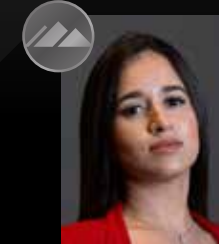
**Parker Greer**  
Stephen Giddens  
5 Recruits  
SILVER



**Tasha Marker**  
Simon Arias  
5 Recruits  
SILVER



**Brody Maughan-Evanson**  
Simon Arias  
5 Recruits  
SILVER



**Betania Maury Cermeno**  
Walter Icaza  
5 Recruits  
SILVER



**Luke Reiter**  
Josh West  
5 Recruits  
SILVER



**Clayton Friday**  
Simon Arias  
6 Recruits  
SILVER



**Peter Gabranski**  
Albert Serur  
6 Recruits  
SILVER



**Brandon Gamagami**  
Arias-Dlabik  
6 Recruits  
SILVER



**Nathalia Hernandez**  
Beto Quintero  
6 Recruits  
SILVER



**Sean Shephard**  
S-S-Parks-Salvaggi  
5 Recruits  
SILVER



**Courtney Somsan**  
AO  
5 Recruits  
SILVER



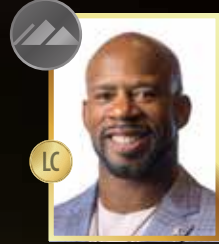
**David Staffery**  
AO  
5 Recruits  
SILVER



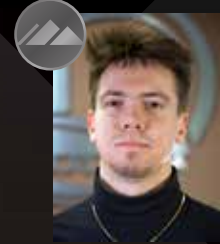
**Tyler Worstell**  
Simon Arias  
5 Recruits  
SILVER



**Nicole Sanders**  
AO  
6 Recruits  
SILVER



**Justin Adams**  
Simon Arias  
5 Recruits  
SILVER



**John Zalesky**  
Arias-Dlabik  
5 Recruits  
SILVER

\*By number of eligible Pinnacle Recruits. Club members pictured have at least 5 eligible Recruits. A Pinnacle Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$1,500 Net ALP.



# Explore Portugal

Portugal Espera! (Portugal Awaits)

## Six Month Contest



## December Contest Leaders

### Master General Agents

	MGA	CAT	% Baseline Growth	Baseline	Total	SGA
Category 1	Eno Iftiu	1	275.0%	\$1,140,498	\$3,135,843	AO
	Bobby Gujral	1	122.2%	696,327	850,662	AO
	Arif Hajro	1	113.0%	797,775	901,340	AO
Category 2+	Andi Iftiu	RK	235.2%	\$456,416	\$1,073,536	AO
	Mathew Kahwaji	RK	206.9%	250,000	517,360	AO
	Alon Barnur	2	199.2%	250,000	498,058	AO
	Carrington Hanna	RK	156.6%	250,000	391,564	AO
	Maria Lagios	RK	143.2%	250,000	358,068	AO
	Joseph Gojcaj	RK	137.0%	744,501	1,019,660	AO
	Justin Haisha	RK	132.3%	250,000	330,840	AO
	Zackarea Hakim	3	130.7%	519,846	679,257	AO
	Adrienne Bragas	8	128.5%	250,000	321,127	AO
	Sara Vaz	6	116.4%	250,000	290,952	AO

### Regional General Agents

	RGA	CAT	% Baseline Growth	Baseline	Total	SGA
Category 1	Taulant Bane	1	93.4%	\$2,094,612	\$1,956,224	AO
	Bobby Gujral	1	89.9%	1,011,675	909,196	AO
	Mario Hajro	1	81.7%	2,423,831	1,979,413	AO
Category 2+	Joseph Tomanovich	2	227.9%	\$273,108	\$622,389	AO
	Melinda-Rae Lyse	5	193.7%	250,000	484,248	AO
	Jessica Chang	5	114.9%	494,340	567,988	AO
	Jake Yagjian	4	112.6%	389,504	438,724	Albert Serur
	Patrick Donovan	9	95.2%	250,476	238,430	AO
	Bruce Viaje	5	95.0%	305,577	290,344	AO
	Christopher Hintz	3	87.4%	464,337	406,038	AO
	Carlo Buhay	11	86.9%	250,000	217,317	AO
	David Carpenter	3	85.4%	650,776	555,769	AO
	Ryan Stenglein	2	84.8%	250,000	211,883	AO

### State General Agents

	SGA	CAT	Growth	Baseline	Total
Category 1	AO	1	106.6%	\$37,809,420	\$40,298,888
	Simon Arias	1	75.9%	7,972,656	6,048,146
	Gigliano-Ackerman-Gerstein	1	75.9%	2,311,974	1,753,735
Category 2	Cohen-Velasquez	2	76.6%	\$2,561,157	\$1,961,550
	Beto Quintero	2	75.8%	2,618,748	1,984,207
	Satti-Kanaan-Wheeler	2	72.7%	2,314,441	1,683,215
Category 3&4	Arias-Dlabik	4	86.3%	\$1,716,345	\$1,482,027
	Pappas-Akuamo	3	75.4%	1,746,822	1,316,502
	Nick Moore	4	74.4%	1,709,526	1,272,561
Category 5+	Zaida Ferrer	10	137.7%	\$775,857	\$1,068,385
	Rachel Brown	13	112.1%	90,402	101,308
	Myaa Fallon	12	110.3%	147,693	162,905
	Kevin Holtz	6	83.8%	753,882	631,786
	Adel Al Choufi Naim	12	83.5%	146,448	122,325
	Phillip Waisman	6	79.5%	626,988	498,549
	Prata-Wilson	9	77.8%	471,408	366,905
	Michael Ezeafulukwe	12	77.0%	236,049	181,870
	Ryan Bisanz	5	72.6%	717,399	521,149
	Sergio Carta	14	72.3%	1,677,144	1,212,230

The contest period is business or cards received and processed by Home Office between October 1, 2023 and March 31, 2024. For complete qualifications, rules, and how drawing entries are accrued, refer to the ARC: ARC.AILife.com/default.aspx & ARC.NILife.com/default.aspx

## General Agents

	Name	Amount	Codes	SGA
1	Daniel Paravisini	\$657,745	0	AO
2	Austin Timmons	237,470	16	AO
3	Roxie Soto	209,755	5	Beto Quintero
4	Montzer Alwatan	206,801	6	AO
5	Ian Pickett	191,403	1	AO
6	Tyjere Morrow	182,862	0	AO
7	Ardian Gojcaj	181,669	12	AO
8	Garrett Amora	179,974	2	AO
9	Joseph Lance	158,244	0	AO
10	Leyna Tran	157,732	3	AO

## Supervising Agents

	Name	Amount	Codes	SGA
1	Firat Ucar	\$1,166,285	0	AO
2	Ali Saad	377,479	3	AO
3	Nicholas Keeley	238,458	2	AO
4	Anthony Ruggiero	211,344	0	AO
5	Noor Musleh	193,301	1	S-S-Parks-Salvaggi
6	Alex Cho	175,085	3	AO
7	Ornela Martinaj	165,634	1	AO
8	Jaxon Bellar	160,003	3	AO
9	Michael Kampfer	157,806	2	AO
10	Alexander Pham	151,004	0	AO

## Veteran Producers

	Name	Contest to Date Net ALP	SGA
1	Firat Ucar	\$1,166,285	AO
2	Daniel Paravisini	657,745	AO
3	Marshall Fernandez	411,381	AO
4	Joshua Dishong	286,505	S-S-Bendure-Hartwig
5	Roger Fredericks	260,328	AO
6	Oleg Novitchii	229,134	S-S-Parks-Salvaggi
7	Salaur Khorrani	228,427	AO
8	Noor Musleh	193,165	S-S-Parks-Salvaggi
9	Ian Pickett	191,403	AO
10	Carmen Arroyo	189,220	Theodore Pappas
11	Michael van Delft	184,346	Satti-Kanaan-Wheeler
12	Tyjere Morrow	182,862	AO
13	Ardian Gojcaj	163,517	AO
14	Kevin Musai	154,412	AO
15	Ervin Metaj	146,027	AO
16	Meenakshi Chavis	143,326	Andrew McQuade
17	Serge Brouillette	140,613	AO
18	Bradley Christiansen	138,924	AO
19	Edward DeFurio	138,561	Nick Moore
20	Roger Fung	136,860	Mathew Hart
21	Kristi Basho	132,814	AO
22	Amir Iranidoosthaghghi	129,015	AO
23	Austin Rockall	126,328	AO
24	Michele Stewart	124,426	AO
25	Brandon Bennett	123,019	Simon Arias

## Rookie Producers

	Name	Contest to Date Net ALP	SGA
1	Ali Saad	\$355,915	AO
2	Anthony Ruggiero	211,344	AO
3	Austin Timmons	199,442	AO
4	Garrett Amora	179,412	AO
5	Montzer Alwatan	177,322	AO
6	Rolando Mirabal Morales	174,022	Beto Quintero
7	Joseph Lance	158,244	AO
8	Michael Kampfer	155,379	AO
9	Alexander Pham	151,004	AO
10	Mallory Sitto	149,103	AO
11	Damian Woods	148,576	AO
12	Gjergi Bego	140,861	AO
13	Leyna Tran	139,173	AO
14	Brian Harrington	128,493	AO
15	Fredi Bilbili	127,109	AO
16	Evangelos Feola	122,946	Simon Arias
17	Nicholas Keeley	122,628	AO
18	Liomar Marval	118,506	Beto Quintero
19	Timothy Noe	112,221	AO
20	Tylar Valdes	111,852	AO
21	Franco Bilbili	109,716	AO
22	Hussein Kutkut	107,808	AO
23	Alexus Hawkins	105,335	Simon Arias
24	Jaxon Bellar	103,345	AO
25	Michael Grudzien	102,896	AO

## Top PR Managers

	Name	Contest to Date % of Obj	Contest to Date % of Growth
1	Maria Siero	95.5%	122.6%
2	Jacqueline Lowe	78.5%	99.0%
3	Amanda Mlinaz	76.9%	36.8%
4	Ralph Beard	75.3%	101.5%
5	Katherine Pratt	63.2%	44.4%

## Top PR Reps

	Name	Contest to Date % of Obj	Contest to Date % of ORI
1	Aaron Mathis	227.0%	85.3%
2	Kelly Walker	91.5%	39.7%
3	Travis Daniels	86.7%	35.8%
4	Kathy Pappas	86.6%	20.7%
5	Anna Guido Rohrer	65.2%	22.1%

## PR Reps with 100% OBJ

	Name	Contest to Date % of Obj	Contest to Date % of ORI
1	Aaron Mathis	227.0%	85.3%

# STRENGTHEN YOUR LEADERSHIP SKILLS IN 2024



**Mike Laramie**  
Division Vice President  
of Quality Business

*"How we handle what's ahead of us will be determined by what we learned from everything that's behind us. For if we learned nothing, what's behind us will be the exact same thing that's in front of us." – Craig D. Lounsbrough*

**I**t's 2024 and I believe a new year is the perfect time to reflect on your business and your leadership skills. To be a great leader, you need to start

by leading yourself. In my career with the Company, I've learned our business has five key drivers related to leadership: **Recruiting, Training, Management Development, Quality of Business, and Brand.**

As a leader, it's important to have a solid **recruiting** system that accomplishes growth month after month. **Training** that is duplicatable, where any agent can learn how to properly serve clients, is also crucial to successful leadership in our industry. **Management development** through a simple career track helps to grow and motivate leaders, and with **quality of business**, you must have daily systems in place to keep and save business for a long-term profit. (You'll thank yourself in the future for having high quality business.) Lastly, your **brand** (particularly on social media) is vital to your career because it's how people perceive you and how they connect with you.

To continue growing your business and strengthening your leadership skills this year, consider the following questions:

- How do you plan to become an even better you in 2024?
- What did you do today to stay on track to deliver your best you?
- What will you do with the next 365 days to grow and accomplish more than you thought you could?
- How will you become a leader inspiring action? (I encourage you to watch the video, "How Great Leaders Inspire Action," by Simon Sinek.)
- How will you keep a relentless focus on your 2024 results?

**Cheers to 2024 and You vs. You! 🍷**



## MGA/RGA LEADERSHIP COUNCIL

## 2024 MGA/RGA LEADERSHIP COUNCIL

The **MGA/RGA Leadership Council** is made up of elite managers selected for their successes in the areas of recruiting, training, leadership development, and their history of representing our Company with integrity. The group typically meets semi-annually with members of executive management to share their best practices to help grow the Company and their organizations.



**Justin Adams**  
Simon Arias



**Taulant Bane**  
AO



**Jessica Chang**  
AO



**Nick Chuma**  
S-S-Bendure-Hartwig



**Joe Crivelli**  
Simon Arias



**Jeff Espinal**  
Theodore Pappas



**Jillian Getz**  
AO



**Mario Hajro**  
AO



**Eno Iftiu**  
AO



**Jenny Kim**  
AO



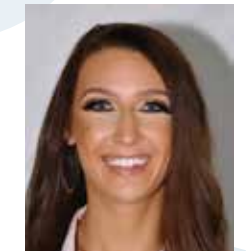
**Steven King**  
Darcy Schrieber



**Mark Neilson**  
AO



**Stella Roznovan**  
Cohen-Velasquez



**Ashley Rust**  
AO



**Eric Thompson**  
S-S-Parks-Salvaggi



**Ian Zollos**  
S-S-Parks-Salvaggi

# VIBRA LATINA

## Maximizando el Éxito: Tú vs. Tú

**E**N el dinámico mundo de las ventas, la competencia definitiva a menudo se reduce a una batalla personal: **Tú contra Tú**. Si bien los factores externos, como las tendencias del mercado y la calidad del producto, ciertamente juegan un papel, la clave para desbloquear un éxito sin precedentes radica en tu capacidad para comprenderte, desafiarte y elevarte.

### Entiéndete a ti mismo

El primer paso en la saga **"Tú vs. Tú"** es la autoconciencia. Reconocer tus fortalezas y debilidades te permite adaptar tu enfoque de ventas de manera efectiva. ¿Eres un comunicador carismático o sobresales en el conocimiento profundo del producto? Comprender estas facetas te permite aprovechar las fortalezas y reforzar las áreas que necesitan mejorar.

### Establece puntos de referencia personales

Los profesionales de ventas exitosos son expertos en establecer y superar puntos de referencia personales. Establecer metas realistas pero ambiciosas alimenta tu motivación y te mantiene en el camino de la mejora continua. Ya sea superando los objetivos mensuales o dominando una nueva técnica de ventas, estos desafíos autoimpuestos transforman la competencia interna en una fuerza impulsora para el éxito.

### Adopta el aprendizaje continuo

En el acelerado panorama de las ventas, permanecer estancado es una receta para la mediocridad. Adopta una mentalidad de aprendizaje continuo, busca información sobre la industria y mantente actualizado sobre las últimas metodologías de ventas. La batalla contra la complacencia es fundamental para la narrativa de **"Tú vs. Tú"**, asegurando que siempre estés evolucionando para satisfacer las demandas de un mercado en constante cambio.

### Resiliencia y adaptabilidad

Todo viaje de ventas está marcado por altibajos. La capacidad de capear los rechazos, aprender de los fracasos y adaptarse a los desafíos imprevistos es un sello distintivo de un profesional de las ventas que triunfa en la saga **"Tú vs. Tú"**. La resiliencia no se trata solo de recuperarse, sino de usar los contratiempos como peldaños hacia victorias futuras.

**Walter Icaza**  
Agente General Estatal /  
State General Agent



### Cultiva una mentalidad positiva

Tu mentalidad es el campo de batalla donde se desarrolla el duelo **"Tú vs. Tú"**. Mantener una actitud positiva, incluso frente a la adversidad, alimenta tu impulso y energía. La creencia en tus habilidades se convierte en una profecía autocumplida que influye en tu relación con los clientes potenciales y colegas, así como en la manera que encarar tus desafíos.

En el ámbito de las ventas, el adversario más formidable a menudo te mira en el espejo. La competencia **"Tú vs. Tú"** no es solo un choque de habilidades, sino un viaje transformador de autodescubrimiento, crecimiento y búsqueda incesante de la excelencia. Al comprenderte, desafiarte y elevarte, conviertes cada interacción de ventas en una oportunidad para superar tus propias expectativas y salir victorioso en un mundo de las ventas en constante evolución. 🏆

## Maximizing Success: You vs You

**I**N THE DYNAMIC WORLD OF SALES, the ultimate competition often boils down to a personal battle: **You vs You**. While external factors like market trends and product quality certainly play a role, the key to unlocking unparalleled success lies within your ability to understand, challenge, and elevate yourself.

### Understanding Yourself

The first step in **You vs You** is self-awareness. Recognizing your strengths and weaknesses allows you to tailor your sales approach effectively. Are you a charismatic communicator, or do you excel at in-depth product knowledge? Understanding these facets empowers you to leverage strengths and bolster areas that need improvement.

### Setting Personal Benchmarks

Successful sales professionals are adept at setting and exceeding personal benchmarks. Establishing realistic yet ambitious goals fuels your motivation and keeps you on the path to continuous improvement. Whether it's surpassing monthly targets or mastering a new sales technique, these self-imposed challenges transform the internal competition into a driving force for success.

### Embracing Continuous Learning

In the fast-paced sales landscape, staying stagnant is a recipe for mediocrity. Embrace a mindset of continuous learning, seeking out industry insights, and staying updated on the latest sales methodologies. The battle against complacency is central to the **You vs You** narrative, ensuring that you are always evolving to meet the demands of an ever-changing market.

### Resilience and Adaptability

Every sales journey is marked by highs and lows. The ability to weather rejections, learn from failures, and adapt to unforeseen challenges is a hallmark of a sales professional who triumphs in **You vs You**. Resilience is not just about bouncing back, but using setbacks as stepping stones toward future victories.

### Cultivating a Positive Mindset

Your mindset is the battleground where the **You vs You** duel unfolds. Maintaining a positive outlook, even in the face of adversity, fuels your drive and energy. The belief in your abilities becomes a self-fulfilling prophecy, influencing your approach to prospects, colleagues, and challenges.

In the realm of sales, the most formidable adversary is often staring back at you in the mirror. The **You vs You** competition is not just a clash of skills; it's a transformative journey of self-discovery, growth, and relentless pursuit of excellence. By understanding, challenging, and elevating yourself, you turn every sales interaction into a chance to surpass your own expectations and emerge victorious in the ever-evolving world of sales. 🏆



### VETERAN PRODUCER



1 **OMAIRA GARCÉS RAMONEZ**  
MIAMI, FL

### ROOKIE PRODUCER



1 **ROLANDO MIRABAL MORALES**  
MIAMI, FL

### SA



1 **PAULA MARTÍNEZ MIRTO**  
RICHARDSON, TX

### GA



1 **ISABELLA CHACIN**  
RICHARDSON, TX

### VETERAN MGA



1 **TALEB JAMMOUL HAJALI**  
DORAL, FL

### ROOKIE MGA



1 **CAROL FERNANDEZ**  
LONG BEACH, CA

### RGAs



1 **TALEB JAMMOUL HAJALI**  
DORAL, FL

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: DECEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	<b>Omaira Garces Ramonez</b>	<b>\$24,110</b>	<b>84.8</b>	<b>Luis Vidal</b>	<b>Quintero-Vidal</b>
2	Heccy Rivas	\$18,374	94.1	Sabrina Agostini	AO
3	Javier Contreras Paraguacuto	\$9,934	87.8	Jhanna Valerio Vivas	Beto Quintero
4	Victor Romero	\$9,393	77.9	Daniela Rangel	Walter Icaza
5	Miguel Serrano	\$7,399	90.1	Jhanna Valerio Vivas	Beto Quintero

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: DECEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	<b>Rolando Mirabal Morales</b>	<b>\$94,660</b>	<b>100</b>	<b>Astrid Ebner</b>	<b>Beto Quintero</b>
2	Zue Da Costa	\$37,057	100	Anizabeth Parra Gonzalez	Adel Al Choufi Naim
3	Luisany Morales De Guerrero	\$29,396	100	Luciano Valero Vidal	Beto Quintero
4	Marynes Molleda	\$25,897	100	Ileana Tineo	Zaida Ferrer
5	Adrian Colmenares	\$25,553	90	Daniel Pacheco	Beto Quintero

## TOP LATINO MARKET SUPERVISING AGENTS: DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	<b>Paula Martinez Mirto</b>	<b>\$57,857</b>	<b>\$61,370</b>	<b>98</b>	<b>Ileana Tineo</b>	<b>Zaida Ferrer</b>
2	Gusmary Cordero	\$46,812	\$50,021	99	Ileana Tineo	Zaida Ferrer
3	Rowyn Rivas	\$37,813	\$43,112	93	Daniel Pacheco	Beto Quintero
4	Juan Da Costa	\$37,057	\$37,057	100	Anizabeth Parra Gonzalez	Adel Al Choufi Naim
5	Ixsen Carrasquel Martinez	\$35,402	\$57,714	100	Ileana Tineo	Zaida Ferrer

## TOP LATINO MARKET GENERAL AGENTS: DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	<b>Isabella Chacin</b>	<b>\$174,330</b>	<b>\$195,677</b>	<b>97</b>	<b>Ileana Tineo</b>	<b>Zaida Ferrer</b>
2	Pedro Bolivar Pena	\$88,872	\$110,276	77.0	Ileana Tineo	Zaida Ferrer
3	Nelson Sucre	\$82,750	\$144,999	80.0	Carol Fernandez	Sergio Carta
4	Angel Marquez	\$56,267	\$116,112	86.3	Taleb Jammoul Hajali	Walter Icaza
5	Pablo Castro Gaulet	\$43,717	\$78,183	83.4	Carol Fernandez	Sergio Carta

## TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: DECEMBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	<b>Taleb Jammoul Hajali</b>	<b>187.8%</b>	<b>\$277,366</b>	<b>\$96,385</b>	<b>81.5</b>	<b>Walter Icaza</b>
2	Caritza Rojas	108.2%	\$81,680	\$39,240	86.1	Beto Quintero
3	Jhanna Valerio Vivas	90.8%	\$180,947	\$94,823	84.7	Beto Quintero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: DECEMBER

Rank	PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	<b>Carol Fernandez</b>	<b>577.9%</b>	<b>\$115,574</b>	<b>\$20,000</b>	<b>80.8</b>	<b>Sergio Carta</b>
2	Carlos Navas	375.5%	\$75,102	\$20,000	81.2	Quintero-Vidal
3	Alejandra Larez Morales	354.1%	\$70,823	\$20,000	80.1	Jesus Romero

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: DECEMBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	<b>Taleb Jammoul Hajali</b>	<b>161.3%</b>	<b>\$67,426</b>	<b>\$25,807</b>	<b>79.7</b>	<b>Walter Icaza</b>
2	Carmen Pena Guedez	106.8%	\$133,607	\$64,606	78.7	Jesus Romero
3	Tahis Quintero Bonilla	89.3%	\$114,170	\$60,324	76.1	Jesus Romero

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	<b>Heccy Rivas</b>	<b>\$240,777</b>	<b>94.1</b>	<b>Sabrina Agostini</b>	<b>AO</b>
2	Omaira Garces Ramonez	\$206,203	84.8	Luis Vidal	Quintero-Vidal
3	Victor Romero	\$158,547	77.9	Daniela Rangel	Walter Icaza
4	Dana Martin Gonzalez	\$119,910	85.6	Aldo Ramirez Marinelli	Quintero-Vidal
5	Lisbeth Vasquez Rodriguez	\$104,258	85.0	Daniel Pacheco	Beto Quintero

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	<b>Carol Fernandez</b>	<b>\$217,988</b>	<b>88.7</b>	<b>Carol Fernandez</b>	<b>Sergio Carta</b>
2	Pablo Castro Gaulet	\$205,033	83.1	Carol Fernandez	Sergio Carta
3	Liomar Marval	\$189,903	94	Jhanna Valerio Vivas	Beto Quintero
4	Juneth Zambrano De Grasso	\$155,459	79.7	Augusto Arango	Jesus Romero
5	Jennifer Terife Medina	\$153,169	93	Carol Fernandez	Sergio Carta

## TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	<b>Nelson Sucre</b>	<b>\$745,483</b>	<b>\$1,319,108</b>	<b>80.0</b>	<b>Carol Fernandez</b>	<b>Sergio Carta</b>
2	Isabella Chacin	\$563,584	\$619,283	97	Ileana Tineo	Zaida Ferrer
3	Angel Marquez	\$492,022	\$746,231	86.3	Taleb Jammoul Hajali	Walter Icaza
4	Luis Alvarez	\$363,186	\$478,644	85.9	Alejandra Larez Morales	Jesus Romero
5	Yolamar Picon Mora	\$251,685	\$386,624	75.4	Raul Pinto	Jesus Romero

## TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	<b>Taleb Jammoul Hajali</b>	<b>174.8%</b>	<b>\$2,848,883</b>	<b>\$1,036,653</b>	<b>81.5</b>	<b>Walter Icaza</b>
2	Augusto Arango	146.3%	\$614,179	\$249,390	77.3	Jesus Romero
3	Carmen Pena Guedez	123.3%	\$535,949	\$240,000	77.8	Jesus Romero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank	PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	<b>Carlos Navas</b>	<b>290.1%</b>	<b>\$696,316</b>	<b>\$240,000</b>	<b>81.2</b>	<b>Quintero-Vidal</b>
2	Alejandra Larez Morales	244.8%	\$587,531	\$240,000	80.1	Jesus Romero
3	Ana Machado Rodriguez	231.7%	\$556,104	\$240,000	92	Quintero-Vidal

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	<b>Taleb Jammoul Hajali</b>	<b>227.3%</b>	<b>\$806,257</b>	<b>\$246,305</b>	<b>79.7</b>	<b>Walter Icaza</b>
2	Carmen Pena Guedez	225.5%	\$1,130,182	\$347,192	78.7	Jesus Romero
3	Daniel Pacheco	16.7%	\$1,233,948	\$1,057,680	84.3	Beto Quintero

## DECEMBER

## YTD



**1** ROLANDO MIRABAL MORALES  
MIAMI, FL



**2** ALI SAAD  
DEARBORN, MI



**3** LEYNA TRAN  
GRAND PRAIRIE, TX



**4** AUSTIN TIMMONS  
WILLIS, TX



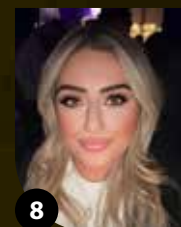
**5** ANTHONY IVAN  
STERLING HEIGHT, MI



**6** CRYSTAL MEKDARASACK  
MERIDIAN, ID



**7** ZUE DA COSTA  
MIAMI, FL



**8** MALLORY SITTO  
UTICA, MI



**9** UGOCHUKWU ONUNWOR  
BRUNSWICK, OH



**10** LUISANY MORALES DE GUERRERO  
MIAMI, FL



**11** JORDEN JONES  
LONG ISLAND CITY, NY



**12** JORGE LEON  
BREA, CA



**13** HENRY LONG  
CANTON, MI



**14** ANTHONY RUGGIERO  
BRECKSVILLE, OH



**15** ALEXANDER PHAM  
SURREY, BC



**16** KARA TRIPOLI  
CONCORD, CA



**17** FRANKLIN GARCIA FIGUEREDO  
MIAMI, FL



**18** PATRICIA FENNELLY  
NEW YORK, NY



**19** MARYNES MOLLEDA  
RICHARDSON, TX



**20** ADRIAN COLMENARES  
MIAMI, FL



SARAH GILMORE  
LAVON, TX



CAMILO RODRIGUEZ SUAZA  
LONG BEACH, CA



ISAAC FUENTES  
DULUTH, GA

Rank	Net ALP	NTG	RET	MGA	SGA
1	Rolando Mirabal Morales	\$94,660	100	Astrid Ebner	Beto Quintero
2	Ali Saad	\$74,072		77.7	Joseph Gojcay
3	Leyna Tran	\$70,435		81.1	Maria Lagios
4	Austin Timmons	\$51,677		93.0	Nick Scordos
5	Anthony Ivan	\$38,584	100		Jozef Tinaj
6	Crystal Mekdarasack	\$37,447		79.0	Ashlynn Orng
7	Zue Da Costa	\$37,057	100		Anizabeth Parra Gonzalez
8	Mallory Sitto	\$34,051	89		Justin Haisha
9	Ugochukwu Onunwor	\$32,115	98		Troy Henderson
10	Luisany Morales De Guerrero	\$29,396	100		Luciano Valero Vidal
11	Jorden Jones	\$28,505	95		Ed-Maggie Myrthil
12	Jorge Leon	\$28,471	94		Mark Neilson
13	Henry Long	\$28,239		76.6	Joseph Gojcay
14	Anthony Ruggiero	\$28,134		84.5	Bledar Bane
15	Alexander Pham	\$27,824		75.8	Alan Sedaghat
16	Kara Tripoli	\$27,329	93		Mary Ramirez
17	Franklin Garcia Figueredo	\$26,635	100		Hemerson Gonzalez
18	Patricia Fennelly	\$26,326	98		Cody Gardner
19	Marynes Molleda	\$25,897	100		Ileana Tineo
20	Adrian Colmenares	\$25,553	90		Daniel Pacheco
21	Rylin Davis	\$25,251	100		Ian Zollos
22	Sarah Gilmore	\$23,832	100		Maria Lagios
23	Craig Fernandez	\$23,642		83.5	Jonathan Da-Al
24	Tarek Berry	\$23,462	88		Steven King
25	Damian Woods	\$23,314		76.1	Carrington Hanna
26	Gali Kasher	\$22,882	91		Noah Vongunden
27	Said Sabbagh	\$22,854	97		Carol Fernandez
28	Juneth Zambrano De Grasso	\$22,655		78.1	Augusto Arango
29	Camilo Rodriguez Suaza	\$22,079	100		Carol Fernandez
30	Liomar Marval	\$21,760	93		Luciano Valero Vidal
31	Isaac Fuentes	\$21,345	100		Omar Billy
32	Guaroa Victoria	\$21,100	92		Alexandra Berberich
33	Ana Sandoval	\$21,019	100		Ileana Tineo
34	Danielle Shelp	\$20,997	96		Noe Perez
35	Brandon Elliott	\$20,868		83.1	Jeffrey Espinal
36	Megan Collins	\$20,743	95		Andi Iftiu
37	Mary Malek	\$20,175		80.9	Jillian Getz
38	Jennifer Terife Medina	\$19,875	94		Carol Fernandez
39	Brian Colarusso	\$19,748	90		Spencer Kozej
40	Jessica Bender	\$19,333	91		Melinda-Rae Lyse
41	Kathleen Davis	\$19,325	87		Mark Lahijani
42	Roderick Papa	\$19,233	99		Hemerson Gonzalez
43	Eddie Blackwell	\$19,164	100		Arturo Romero
44	Gabriela Ochoa Camacho	\$19,158	94		Ileana Tineo
45	Jesus Romero Araujo	\$19,135	100		Ileana Tineo
46	Garth Smith	\$19,123	100		Ashley Rust
47	Tom Shamon	\$19,119		85.1	Justin Haisha
48	Chris Tran	\$19,118		83.4	Kristi Basho
49	Robin Collier	\$19,011		88.3	Ahmed Elagrab
50	Luis Salazar Rosales	\$18,922	100		Carol Fernandez

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Franko Bilbili	\$565,168		81.5	Arif Hajro
*2	Ali Saad	\$512,899		77.7	Joseph Gojcay
*3	Austin Timmons	\$394,765		93.0	Nick Scordos
*4	Alexus Hawkins	\$394,753		83.7	Justin Adams
*5	Montzer Alwatan	\$371,792		91.1	Joseph Gojcay
*6	Anthony Ruggiero	\$369,259		84.5	Bledar Bane
*7	Hussein Kutkut	\$354,157		80.5	Andi Iftiu
*8	Leyna Tran	\$311,249		81.1	Maria Lagios
*9	Damian Woods	\$310,293		76.1	Carrington Hanna
*10	Michael Grudzien	\$296,162		76.8	Klaudio Martinaj
11	Crystal Mekdarasack	\$252,114		79.0	Ashlynn Orng
12	Alex Cho	\$250,791		75.2	Klaudio Martinaj
13	Nicholas Llewellyn	\$244,175		84.1	Mario Hajro
14	Christina Konstanzer	\$241,164		82.8	Joseph Crivelli
15	Joseph Sciria	\$238,739		82.3	Derek Foore
16	Carol Fernandez	\$234,287		89.2	Carol Fernandez
17	Pablo Castro Gaulet	\$222,015		83.8	Carol Fernandez
18	Patrice Charles	\$220,562		82.6	Jason Bratin
19	Sebastian Frydenberg	\$215,536		91.7	Locker-Taylor
20	Joseph Lance	\$214,392	93		Klaudio Martinaj
21	Liomar Marval	\$211,664	93		Luciano Valero Vidal
22	Alexander Pham	\$207,333		75.8	Alan Sedaghat
23	Marisone Navor	\$203,554		83.5	Kelechi Anele
24	Michael Dejesus	\$203,325		86.5	Bruno Nuro
25	Edward Tiongson	\$199,809		82.4	Locker-Taylor
26	Bradley Sullivan	\$196,331		80.7	Hasan Ghazal
27	Leonard Pataca	\$181,365		84.2	Mark Dushaj
28	Juneth Zambrano De Grasso	\$178,114		78.1	Augusto Arango
29	Jeremy Bruce	\$176,955		81.2	Klaudio Martinaj
30	Ethan Tolbert	\$175,124		85.0	Darcy Schrieber
31	Jennifer Terife Medina	\$173,044	94		Carol Fernandez
32	Gavin McDonald	\$171,899		78.7	Spencer Kozej
33	Samuel Siegel	\$171,745	91		Salvatore Sortino
34	Tom Shamon	\$167,749		85.1	Justin Haisha
35	Edon Nevzadi	\$167,709		82.3	Arif Hajro
36	Paige Schaub	\$164,622		80.4	Christian Gojcay
37	Justin Haisha	\$164,321		75.8	Mark Dushaj
38	Conall Quish	\$160,781		77.6	Gregory Rudolph
39	April Ross	\$157,936		89.3	Brandon Minor
40	Haley Pflieger	\$157,156		91.6	Brandon Hughes
41	Timothy Noe	\$155,234	93		Joseph Gojcay
42	Melissa Elam	\$155,029		76.9	Joseph Gojcay
43	Brian Harrington	\$154,664	86		Andi Iftiu
44	Shawn Toma	\$153,765	89		Taulant Bane
45	Verna Willbur	\$153,374		84.8	Dianka Blash
46	Christopher Velez	\$152,693	90		Adem Abdula
47	Robin Collier	\$151,651		88.3	Ahmed Elagrab
48	Fred Bilbili	\$151,277	95		Arif Hajro
49	Fouzিয়েহ Saad	\$151,171	96		Joseph Gojcay
50	Alexander Nachman	\$151,065		95.2	Michael Maloney

ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

TPC = 2024 Top Producer Council Member



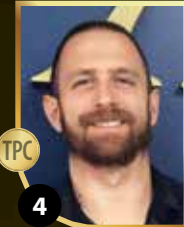
**1**  
**FIRAT UCAR**  
CANFIELD, OH



**2**  
**DANIEL PARAVISINI**  
GRANDVIEW, MO



**3**  
**JOSHUA DISHONG**  
COLUMBUS, OH



**4**  
**ROGER FREDERICKS**  
LAS VEGAS, NV



**5**  
**MEENAKSHI CHAVIS**  
CONCORD, CA



**6**  
**MARSHALL FERNANDEZ**  
RED DEER, AB



**7**  
**IAN PICKETT**  
VANCOUVER, BC



**8**  
**ROGER FUNG**  
TRACY, CA



**9**  
**LADAN RAHBARY**  
VANCOUVER, BC



**10**  
**JUAN OLVERA**  
HOUSTON, TX



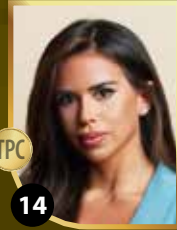
**11**  
**ANTONIO REYES**  
WILMINGTON, MA



**12**  
**OLEG NOVITCHII**  
BRUNSWICK, OH



**13**  
**ALVIN ALI**  
CONCORD, CA



**14**  
**CARMEN ARROYO**  
LONG ISLAND CITY, NY



**15**  
**MICHAEL VAN DELFT**  
HALIFAX, NS



**16**  
**FRANCO BILOTTI**  
LAS VEGAS, NV



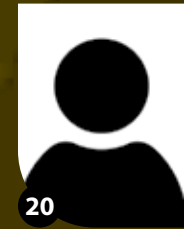
**17**  
**ENDY SURIEL**  
LONG ISLAND CITY, NY



**18**  
**NOOR MUSLEH**  
BRUNSWICK, OH



**19**  
**JONATHAN CONNER**  
HOUSTON, TX



**20**  
**JOSE MORENO**  
LONG ISLAND CITY, NY

## DECEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Firat Ucar	\$313,898	89.0	Bledar Bane	AO
2	Daniel Paravisini	\$223,668	90.2	Mario Hajro	AO
3	Joshua Dishong	\$77,345	77.5	Joshua Dishong	S-S-Bendure-Hartwig
4	Roger Fredericks	\$70,921	83.7	Adrienne Bragas	AO
5	Meenakshi Chavis	\$61,952	77.9		Andrew McQuade
6	Marshall Fernandez	\$60,386	85.9	Marshall Fernandez	AO
7	Ian Pickett	\$52,361	86.6	Bobby Gujral	AO
8	Roger Fung	\$52,304	79.9	Roger Fung	Mathew Hart
9	Ladan Rahbary	\$50,199	83.0	Bruce Viaje	AO
10	Juan Olvera	\$49,061	81.9	Alexandria Greer	Stephen Giddens
11	Antonio Reyes	\$45,898	91.1	Alexandra Berberich	Albert Serur
12	Oleg Novitchii	\$43,564	82.7	Oleg Novitchii	S-S-Parks-Salvaggi
13	Alvin Ali	\$43,485	79.6		Andrew McQuade
14	Carmen Arroyo	\$42,179	81.2	Carmen Arroyo	Theodore Pappas
15	Michael van Delft	\$39,337	90.1		Satti-Kanaan-Wheeler
16	Franco Bilotti	\$37,662	91.8	Franco Bilotti	Corey Neff
17	Andy Suriel	\$36,892	82.4	Jeffrey Espinal	Theodore Pappas
18	Noor Musleh	\$36,333	86.0	Matthew Conrad	S-S-Parks-Salvaggi
19	Jonathan Conner	\$36,106	81.3	Clayton Slaughter	Michael Vasu
20	Jose Moreno	\$35,565	75.0	Susana Vargas	Pappas-Akuamo
21	Vanessa Rodriguez	\$34,912	78.1		Pappas-Akuamo
22	Michele Stewart	\$33,920	83.6	Eno Iftiu	AO
23	Jennifer Savino	\$33,655	84.3	Cody Gardner	Albert Serur
24	Jessica Davis	\$33,370	88.4	Christopher Bentley	AO
25	Kelly Ekker	\$33,123	83.7	Kelly Ekker	Tiffany Wagner
26	Brad Toyama	\$32,682	96.4	Jesse Weaver	AO
27	Edward DeFurio	\$32,175	95		Nick Moore
28	Dillon Zartman	\$30,116	85.5	Dillon Zartman	S-S-Bendure-Hartwig
29	Brock Lampe	\$30,065	92.8	Dustin Dunbar	AO
30	Silas Merkel	\$28,933	87.0	Derek Foore	S-S-Parks-Salvaggi
31	Aref Sayegh	\$28,458	79.9		Satti-Kanaan-Wheeler
32	Max Quasem	\$28,453	94.3		Cohen-Velasquez
33	Lily Sakai	\$27,287	92.0		Cohen-Velasquez
34	Braeden Gilbert	\$26,270	84.9	Jesse Barker	Moore Midwest
35	Ruben Terrero	\$25,866	81.5	Ruben Terrero	Albert Serur
36	Natalia Beltran Hernandez	\$25,807	88.4	Kasali Kotun	Michael Musso
37	Manique Sala	\$25,395	84.8	Manique Sala	Duni Olusegun
38	Phi Phan	\$24,852	80.3	Phi Phan	Desi Dimitrova
39	Omar Hashimi	\$24,582	85.2	Paul Samra	Andrew McQuade
40	Omaira Garces Ramonez	\$24,110	84.8	Luis Vidal	Quintero-Vidal
41	Elvis Tinaj	\$23,860	75.3	Jozef Tinaj	AO
42	Jimmy Quiffille	\$23,347	81.3	Jimmy Quiffille	AO
43	Jihad Ottallah	\$23,287	88.5	Matthew Conrad	S-S-Parks-Salvaggi
44	Joey Kennedy	\$22,747	88.8	Bobby Hamilton	AO
45	Raveen Franklyn	\$22,193	88.4	James Fangmann	Albert Serur
46	Charles Nacovsky	\$22,011	83.9	Francesca Veltri	Giglione-Ackerman
47	Paola Ramos	\$21,694	87.7	Jeffrey Espinal	Theodore Pappas
48	Jesse Fullmer	\$21,079	93.5	Mark Neilson	AO
49	Michael Battaglio	\$21,051	81.5	Jared Guglielmino	Giglione-Ackerman
50	Daryl Graham	\$21,050	87.4	Daryl Graham	S-S-Parks-Salvaggi

ALL TIME RECORD: \$362,123 Net ALP — FIRAT UCAR

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Firat Ucar	\$2,377,161	89.0	Bledar Bane	AO
*2	Daniel Paravisini	\$2,177,064	90.2	Mario Hajro	AO
*3	Marshall Fernandez	\$856,411	85.9	Marshall Fernandez	AO
*4	Joshua Dishong	\$819,435	77.5	Joshua Dishong	S-S-Bendure-Hartwig
*5	Oleg Novitchii	\$786,350	82.7	Oleg Novitchii	S-S-Parks-Salvaggi
*6	Carmen Arroyo	\$632,674	81.2	Carmen Arroyo	Theodore Pappas
*7	Salaur Khorrami	\$555,308	90.2	Salaur Khorrami	AO
*8	Ian Pickett	\$539,313	86.6	Bobby Gujral	AO
*9	Roger Fredericks	\$497,923	83.7	Adrienne Bragas	AO
*10	Roger Fung	\$497,811	79.9	Roger Fung	Mathew Hart
11	Michael van Delft	\$471,726	90.1		Satti-Kanaan-Wheeler
12	Noor Musleh	\$461,934	86.0	Matthew Conrad	S-S-Parks-Salvaggi
13	Nikolla Luljguraj	\$445,895	83.3	Mark Dushaj	AO
14	Michele Stewart	\$410,527	83.6	Eno Iftiu	AO
15	Brandon Bennett	\$405,270	91.3	Brandon Bennett	Simon Arias
16	Alvin Ali	\$388,761	79.6		Andrew McQuade
17	Ardian Gojcaj	\$381,116	86.9	Christian Gojcaj	AO
18	Jihad Ottallah	\$378,774	88.5	Matthew Conrad	S-S-Parks-Salvaggi
19	Muhammed Ashraf	\$363,423	87.4	Muhammed Ashraf	Theodore Pappas
20	Kristi Basho	\$362,380	87.5	Arif Hajro	AO
21	Arturo Romero	\$356,556	79.0	Arturo Romero	S-S-Parks-Salvaggi
22	Blair Sheppard	\$354,955	86.7	Brandon Summerton	AO
23	Meenakshi Chavis	\$354,765	77.9		Andrew McQuade
24	Lily Sakai	\$350,346	92.0		Cohen-Velasquez
25	Kevin Ishikane	\$348,096	88.4	Blake Higuchi	AO
26	Kevin Musai	\$340,865	92.8	Andi Iftiu	AO
27	Jesse Fullmer	\$320,726	93.5	Mark Neilson	AO
28	Damon Stroup	\$320,034	88.9		Mathew Hart
29	Ervin Metaj	\$318,426	85.4	Taulant Bane	AO
30	Serge Brouillette	\$308,526	91.1	Serge Brouillette	AO
31	Scott Whitford	\$306,331	80.2	Alberto Alcala	Ryan Bisanz
32	Aref Sayegh	\$303,654	79.9		Satti-Kanaan-Wheeler
33	Rea Alwan	\$302,415	75.0	Rea Alwan	AO
34	Sarah Saleim	\$295,836	88.2	Todd Engelson	AO
35	Ashley Mysza	\$291,668	76.9	Ashley Mysza	Tommy Vena
36	Alexandra Longo	\$284,676	88.3	Alexandra Longo	Hart-Lewicki
37	Nathan Labranche	\$283,412	89.7	Mark Dushaj	AO
38	Ladan Rahbary	\$282,155	83.0	Bruce Viaje	AO
39	Joey Kennedy	\$281,042	88.8	Bobby Hamilton	AO
40	Massoud Vaziri	\$276,582	93.5	Massoud Vaziri	AO
41	Max Quasem	\$275,891	94.3		Cohen-Velasquez
42	Tyler McKnight	\$269,902	90.4	Mark Neilson	AO
43	Silas Merkel	\$269,640	87.0	Derek Foore	S-S-Parks-Salvaggi
44	Charles Nacovsky	\$268,840	83.9	Francesca Veltri	Giglione-Ackerman
45	Bryan Juskiw	\$266,579	87.4		S-S-Bendure-Hartwig
46	Andrea V Laurent	\$265,950	82.0	Justin Adams	Simon Arias
47	Phi Phan	\$263,797	80.3	Phi Phan	Desi Dimitrova
48	Alex Miller	\$257,361	86.0		Cohen-Velasquez
49	Melissa Hayfa	\$256,014	86.4	Melissa Hayfa	AO
50	Jennifer Savino	\$252,815	84.3	Cody Gardner	Albert Serur

ALL TIME RECORD: \$2,377,161 Net ALP — FIRAT UCAR

LIFETIME RECORD: \$5,817,930 Net ALP — JOSHUA DISHONG 12/31/23

# SUPERVISING AGENTS



**1**  
KARINA MORAN  
RICHARDSON, TX



**2**  
JENNIFER TERIFE MEDINA  
LONG BEACH, CA



**3**  
PAULA MARTINEZ MIRTO  
RICHARDSON, TX



**4**  
GUSMARY CORDERO  
RICHARDSON, TX



**5**  
COLTEN RICE  
BRUNSWICK, OH



**6**  
ROWYN RIVAS  
MIAMI, FL



**7**  
JUAN DA COSTA  
MIAMI, FL



**8**  
IXSEN CARRASQUEL MARTINEZ  
RICHARDSON, TX



**9**  
MADDY PENUELA  
LONG BEACH, CA



**10**  
RAFAEL MARCANO  
MIAMI, FL

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Karina Moran	\$101,462	\$108,656	97	Ileana Tineo	Zaida Ferrer
2	Jennifer Terife Medina	\$77,417	\$107,466	95	Carol Fernandez	Sergio Carta
3	Paula Martinez Mirto	\$57,857	\$61,370	98	Ileana Tineo	Zaida Ferrer
4	Gusmary Cordero	\$46,812	\$50,021	99	Ileana Tineo	Zaida Ferrer
5	Colten Rice	\$40,129	\$60,172	93	Ian Zollos	S-S-Parks-Salvaggi
6	Rowyn Rivas	\$37,813	\$43,112	93	Daniel Pacheco	Beto Quintero
7	Juan Da Costa	\$37,057	\$37,057	100	Anizabeth Parra Gonzalez	Adel Al Choufi Naim
8	Ixsen Carrasquel Martinez	\$35,402	\$57,714	100	Ileana Tineo	Zaida Ferrer
9	Maddy Penuela	\$33,740	\$36,404	94	Carol Fernandez	Sergio Carta
10	Rafael Marcano	\$33,535	\$39,813	98	Hemerson Gonzalez	AO
11	Darkis Perez Padron	\$33,460	\$39,692	100	Alejandra Larez Morales	Jesus Romero
12	Jodie Whisenant	\$29,268	\$29,268	100	Maria Lagios	AO
13	Nayta Virgala	\$28,954	\$30,994	94	Hemerson Gonzalez	AO
14	Lisbeth Vasquez Rodriguez	\$24,126	\$27,702	93	Daniel Pacheco	Beto Quintero
15	Hussein Kutkut	\$24,080	\$43,913	89	Andi Iftiu	AO
16	Nicolas Rodriguez	\$22,079	\$37,617	100	Carol Fernandez	Sergio Carta
17	Aliz Elvira Ruano	\$21,927	\$35,999	97	Ana Machado Rodriguez	Quintero-Vidal
18	Daniel Sanchez	\$21,736	\$27,022	96	Jordan Stelzer	Matthew Turnquist
19	William Heilman	\$21,159	\$24,516		84.3 Ian Zollos	S-S-Parks-Salvaggi
20	Tiffany Velasquez	\$18,998	\$24,203	98	Ashley Rust	AO

ALL TIME RECORDS: \$192,431 1st 6 Mo Agt — MORGAN EVANS | \$195,384 Net ALP — LINO STRUSSIONE

# GENERAL AGENTS



**1**  
ISABELLA CHACIN  
RICHARDSON, TX



**2**  
SOLGEIS CARDOZO MIJARES  
HIALEAH, FL



**3**  
PEDRO BOLIVAR PENA  
RICHARDSON, TX



**4**  
NELSON SUCRE  
LONG BEACH, CA



**5**  
JOSHUA BUTREY  
BRUNSWICK, OH



**6**  
TYLER MCKNIGHT  
MERIDIAN, ID



**7**  
CARLOS COLINA  
MIAMI, FL



**8**  
ANGEL MARQUEZ  
DORAL, FL



**9**  
GARRETT AMORA  
CONROE, TX



**10**  
CESAR ROMERO VASQUEZ  
MIAMI, FL

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Isabella Chacin	\$174,330	\$195,677	97	Ileana Tineo	Zaida Ferrer
2	Solgeis Cardozo Mijares	\$89,632	\$89,632	97	Hemerson Gonzalez	AO
3	Pedro Bolivar Pena	\$88,872	\$110,276		Ileana Tineo	Zaida Ferrer
4	Nelson Sucre	\$82,750	\$144,999		80.0 Carol Fernandez	Sergio Carta
5	Joshua Butrey	\$75,602	\$117,547		78.9 Ian Zollos	S-S-Parks-Salvaggi
6	Tyler McKnight	\$59,812	\$93,373		80.3 Mark Neilson	AO
7	Carlos Colina	\$57,896	\$76,211		86.6 Daniel Pacheco	Beto Quintero
8	Angel Marquez	\$56,267	\$116,112		86.3 Taleb Jammoul Hajali	Walter Icaza
9	Garrett Amora	\$51,414	\$64,446	92	Mathew Kahwaji	AO
10	Cesar Romero Vasquez	\$50,792	\$77,572		83.0 Daniel Pacheco	Beto Quintero
11	Torian Fields	\$49,667	\$74,551		76.1 Ashley Rust	AO
12	Pablo Castro Gaultet	\$43,717	\$78,183		83.4 Carol Fernandez	Sergio Carta
13	Almina Jez	\$36,385	\$67,963	97	Jozef Tinaj	AO
14	Faez Jbour Al Choufi	\$36,010	\$35,586	95	Anizabeth Parra Gonzalez	Adel Al Choufi Naim
15	Heccy Rivas	\$35,858	\$41,088		78.7 Sabrina Agostini	AO
16	Olimar Cassarino Figueroa	\$35,572	\$43,594	99	Ana Machado Rodriguez	Quintero-Vidal
17	Jacob Lavallie	\$35,103	\$35,054	95	Matthew McDowell	AO
18	Kara Roenspies	\$34,554	\$33,953		79.2 Pa Alieu Kasseh	AO
19	Kevin Musai	\$34,296	\$61,042		83.0 Andi Iftiu	AO
20	Nicholas Beyer	\$34,048	\$88,816		90.2 Zach Otto	Sabrina Lloyd

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Mohamed Aljahmi	\$822,959	\$2,078,761		80.0 Joseph Gojcaj	AO
*2	Nelson Sucre	\$745,483	\$1,319,108		80.0 Carol Fernandez	Sergio Carta
*3	Kolin Delija	\$654,171	\$1,283,351	89	Klaudio Martinaj	AO
*4	Joshua Butrey	\$614,756	\$919,621		78.9 Ian Zollos	S-S-Parks-Salvaggi
*5	Tyler McKnight	\$606,868	\$1,192,218		80.3 Mark Neilson	AO
6	Isabella Chacin	\$563,584	\$619,283	97	Ileana Tineo	Zaida Ferrer
7	Zakaria Elgahmi	\$555,785	\$1,031,236		79.4 Steven King	Darcy Schrieber
8	Angel Marquez	\$492,022	\$746,231		86.3 Taleb Jammoul Hajali	Walter Icaza
9	Tyler Lan	\$419,799	\$630,705		75.7 Ashlynn Orng	AO
10	Torian Fields	\$383,964	\$490,562		76.1 Ashley Rust	AO
11	Luis Alvarez	\$363,186	\$478,644		85.9 Alejandra Larez Morales	Jesus Romero
12	Garrett Amora	\$330,908	\$509,202	92	Mathew Kahwaji	AO
13	Alejandro Jardon	\$330,089	\$513,857		77.7 Parveen Lakhani	Sabrina Lloyd
14	Kevin Musai	\$323,895	\$965,354		83.0 Andi Iftiu	AO
15	Luis Almager	\$318,429	\$391,937	92	Clayton Slaughter	Michael Vasu
16	Cesar Romero Vasquez	\$317,718	\$581,686		83.0 Daniel Pacheco	Beto Quintero
17	Michael Schaefer	\$305,132	\$463,514		85.0 Sierra Hartwig	S-S-Bendure-Hartwig
18	Jordan Brown	\$292,348	\$339,169	87	Chad McLaughlin	Henderson-Locker
19	Nicholas Beyer	\$288,747	\$896,449		90.2 Zach Otto	Sabrina Lloyd
20	Maria Lugo Rincon	\$280,415	\$502,411		89.8 Caritza Rojas	Beto Quintero

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,371,416 Net ALP — JOZEF TINAJ

## CATEGORIES I-XII



**MARK NEILSON**  
SOUTH LAKE TAHOE, CA



**BLEDAR BANE**  
WESTLAKE, OH



**ALAN SEDAGHAT**  
BURNABY, BC



**BOBBY PARK**  
KENT, WA



**CLAYTON SLAUGHTER**  
HOUSTON, TX



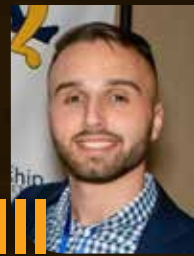
**IAN ZOLLOS**  
BRUNSWICK, OH



**ADRIENNE BRAGAS**  
LAS VEGAS, NV



**JESSICA KAY**  
DULUTH, GA



**ZACKAREA HAKIM**  
BOTHELL, WA



**ASHLEY RUST**  
GILBERT, AZ



**MARK LAHIJANI**  
LONG ISLAND CITY, NY



**KINGSLEY HANSEN**  
METAIRIE, LA

### DECEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I <b>Mark Neilson</b>	70.4%	\$217,504	\$127,638	80.4	AO	
Bobby Gujral	61.5%	\$144,129	\$89,268	86.2	AO	
Matthew Conrad	34.9%	\$188,402	\$139,649	86.9	S-S-Parks-Salvaggi	
II <b>Clayton Slaughter</b>	72.5%	\$146,713	\$85,068	76.7	Michael Vasu	
Bruce Viaje	37.5%	\$91,056	\$66,212	82.9	AO	
III <b>Zackarea Hakim</b>	108.0%	\$59,116	\$28,423	80.7	AO	
Blake Higuchi	17.8%	\$78,445	\$66,582	83.6	AO	
IV <b>Bledar Bane</b>	468.8%	\$359,880	\$63,272	85.3	AO	
Taleb Jammoul Hajali	187.8%	\$277,366	\$96,385	81.5	Walter Icaza	
Paul Samra	95.4%	\$112,273	\$57,464	85.6	Andrew McQuade	
V <b>Ian Zollos</b>	101.0%	\$196,388	\$97,708	77.6	S-S-Parks-Salvaggi	
David Carpenter	97.0%	\$74,811	\$37,976	78.1	AO	
Bobby Hamilton	60.8%	\$60,831	\$37,830	80.9	AO	
VI <b>Ashley Rust</b>	283.7%	\$133,647	\$34,834	76.8	AO	
Dustin Dunbar	252.2%	\$82,314	\$23,371	87.9	AO	
Mike Paragiou	112.3%	\$95,180	\$44,835	84.3	S-S-Parks-Salvaggi	
VII <b>Alan Sedaghat</b>	231.7%	\$85,935	\$25,911	82.1	AO	
London Burnett	84.8%	\$60,156	\$32,545	78.8	S-S-Parks-Salvaggi	
Kevin Appasamy	77.9%	\$79,697	\$44,792	86.2	AO	
VIII <b>Adrienne Bragas</b>	166.7%	\$87,511	\$32,815	78.4	AO	
Beau Minnick	158.5%	\$51,690	\$20,000	75.9	S-S-Bendure-Hartwig	
Peter Gabranski	81.3%	\$109,479	\$60,383	81.7	Albert Serur	
IX <b>Mark Lahijani</b>	236.4%	\$80,647	\$23,974	76.3	Pappas-Akuamoa	
Daryl Graham	218.2%	\$63,645	\$20,000	79.2	S-S-Parks-Salvaggi	
Nicholas Chuma	76.7%	\$168,270	\$95,243	75.3	S-S-Bendure-Hartwig	
X <b>Bobby Park</b>	166.3%	\$67,701	\$25,422	81.7	AO	
Karen Salek-Cuzmar	76.2%	\$35,245	\$20,000	82.5	Henderson-Locker	
Andrew Hynan	18.7%	\$55,471	\$46,749	81.0	AO	
XI <b>Jessica Kay</b>	198.6%	\$66,409	\$22,240	81.8	Jamison Weatherspoon	
Ed-Maggie Myrthil	133.6%	\$173,936	\$74,460	75.3	Pappas-Akuamoa	
Gary Slocum	95.3%	\$65,661	\$33,627	83.1	Desi Dimitrova	
XII <b>Kingsley Hansen</b>	155.0%	\$53,465	\$20,968	77.0	Denis-Michael Catalano	
Brandon Hughes	132.1%	\$57,122	\$24,613	82.6	AO	
Kelly Schoenherr	108.5%	\$64,118	\$30,745	75.7	Philip Prata	

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

### YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I <b>Eno Iftiu</b>	96.1%	\$7,185,597	\$3,663,411	78.5	AO	
Mark Dushaj	47.0%	\$6,863,465	\$4,669,407	80.5	AO	
Mark Neilson	34.9%	\$2,880,285	\$2,135,865	80.4	AO	
II <b>Jenny Kim</b>	25.5%	\$1,446,387	\$1,152,773	77.7	AO	
III <b>Steven King</b>	82.2%	\$2,101,306	\$1,153,241	79.5	Darcy Schrieber	
Joseph Crivelli	67.8%	\$2,707,889	\$1,613,738	84.5	Simon Arias	
Zackarea Hakim	62.1%	\$2,089,024	\$1,288,907	80.7	AO	
IV <b>Bledar Bane</b>	224.5%	\$3,118,673	\$961,105	85.3	AO	
Taleb Jammoul Hajali	174.8%	\$2,848,883	\$1,036,653	81.5	Walter Icaza	
Jeffrey Espinal	58.4%	\$2,139,859	\$1,351,038	80.6	Theodore Pappas	
V <b>Ian Zollos</b>	140.1%	\$2,003,040	\$834,091	77.6	S-S-Parks-Salvaggi	
Jillian Getz	66.7%	\$1,386,819	\$832,028	80.8	AO	
David Carpenter	37.4%	\$1,163,761	\$846,829	78.1	AO	
VI <b>Ashley Rust</b>	133.6%	\$1,662,639	\$711,738	76.8	AO	
Jhanna Valerio Vivas	92.3%	\$1,521,694	\$791,263	84.7	Beto Quintero	
Mike Paragiou	76.8%	\$1,425,732	\$806,420	84.3	S-S-Parks-Salvaggi	
VII <b>Carlo Buhay</b>	96.7%	\$1,246,083	\$633,568	79.3	AO	
Daniel Pacheco	77.6%	\$1,139,024	\$641,288	82.1	Beto Quintero	
Kevin Appasamy	49.8%	\$950,112	\$634,459	86.2	AO	
VIII <b>Nick Scordos</b>	67.1%	\$1,012,375	\$605,881	83.8	AO	
Steven Warner	58.4%	\$927,504	\$585,667	78.2	AO	
Beau Minnick	48.5%	\$1,002,609	\$675,193	75.9	S-S-Bendure-Hartwig	
IX <b>Nicholas Chuma</b>	83.2%	\$2,431,670	\$1,327,374	75.3	S-S-Bendure-Hartwig	
Melinda-Rae Lyse	38.8%	\$760,501	\$547,727	85.2	AO	
Marisa Willgruber	32.8%	\$754,452	\$567,964	89.3	Theodore Pappas	
X <b>Justin Adams</b>	113.9%	\$1,063,850	\$497,369	81.5	Simon Arias	
Andrew Hynan	28.8%	\$652,337	\$506,551	81.0	AO	
Daniel Perkins	19.3%	\$578,968	\$485,274	80.5	AO	
XI <b>Jennifer Ragan</b>	56.2%	\$720,248	\$461,150	80.6	AO	
John Santosuosso	56.0%	\$688,892	\$441,728	78.5	Brett Gryska	
Ed-Maggie Myrthil	48.1%	\$1,147,749	\$774,844	75.3	Pappas-Akuamoa	
XII <b>Brandon Hughes</b>	176.0%	\$990,469	\$358,842	82.6	AO	
Kelly Schoenherr	65.4%	\$658,944	\$398,331	75.7	Philip Prata	
Alexis Pineiro	45.2%	\$611,211	\$420,896	79.0	Cohen-Velasquez	

ALL TIME RECORD: \$7,185,597 Net ALP — ENO IFTIU

LC = 2024 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I-XXI with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2023 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.



## CATEGORIES XIII-XXI & ROOKIE



**XIII**  
**CODY GARDNER**  
NEW YORK, NY



**XIV**  
**RAUL ROJAS**  
HOUSTON, TX



**XV**  
**JOSE CASTILLO**  
LOS ANGELES, CA



**XVI**  
**RYAN SLONE**  
NEW YORK, NY



**XVII**  
**OMAR BILLY**  
DULUTH, GA



**XVIII**  
**JONATHAN DA-AL**  
AUCKLAND, NZ



**XIX**  
**GIOVANNI DIDURO**  
ROCHESTER, NY



**XX**  
**DAISY VASU**  
HOUSTON, TX



**Rookie**  
**CAROL FERNANDEZ**  
LONG BEACH, CA

### DECEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>XIII</b> <b>Cody Gardner</b>	<b>261.1%</b>	<b>\$118,290</b>	<b>\$32,761</b>	<b>82.8</b>	<b>Albert Serur</b>	
Matthew McDowell	256.2%	\$93,837	\$26,345	76.0	AO	
Joshua Goodman	170.2%	\$54,040	\$20,000	75.4	Matthew Turnquist	
<b>XIV</b> <b>Raul Rojas</b>	<b>72.6%</b>	<b>\$34,514</b>	<b>\$20,000</b>	<b>80.8</b>	<b>Giddens-Mazurkewicz</b>	
Jeffrey Hall	68.8%	\$33,766	\$20,000	82.4	Albert Serur	
Stella Roznovan	52.5%	\$82,856	\$54,323	79.4	Cohen-Velasquez	
<b>XV</b> <b>Jose Castillo</b>	<b>104.3%</b>	<b>\$40,851</b>	<b>\$20,000</b>	<b>75.2</b>	<b>Cohen-Velasquez</b>	
Samuel Artzis	84.9%	\$36,987	\$20,000	85.4	AO-Lorence	
Tanner Duy	50.0%	\$30,006	\$20,000	85.2	AO	
<b>XVI</b> <b>Ryan Slone</b>	<b>366.4%</b>	<b>\$150,241</b>	<b>\$32,211</b>	<b>84.1</b>	<b>Albert Serur</b>	
Robert Jackson	353.2%	\$90,640	\$20,000	83.3	Arias-Dlabik	
Justin Sutton	333.2%	\$86,639	\$20,000	83.9	Stephen Giddens	
<b>XVII</b> <b>Omar Billy</b>	<b>173.4%</b>	<b>\$56,167</b>	<b>\$20,548</b>	<b>75.5</b>	<b>Jamison Weatherspoon</b>	
Kurt-James MacMillan	43.2%	\$28,643	\$20,000	84.8	Satti-Kanaan-Wheeler	
Ronald Davis	38.8%	\$27,751	\$20,000	81.7	Pappas-Akuamoa	
<b>XVIII</b> <b>Jonathan Da-Al</b>	<b>110.2%</b>	<b>\$47,863</b>	<b>\$22,765</b>	<b>84.2</b>	<b>Steve Friedlander</b>	
Stuart Pagan	92.2%	\$38,441	\$20,000	81.2	Mathew Hart	
Christopher Bentley	91.8%	\$38,357	\$20,000	86.8	AO	
<b>XIX</b> <b>Giovanni Diduro</b>	<b>21.2%</b>	<b>\$24,248</b>	<b>\$20,000</b>	<b>86.3</b>	<b>Brett Gryska</b>	
Taurean Flournoy	13.5%	\$22,706	\$20,000	75.4	Weatherspoon-Harris	
<b>XX</b> <b>Daisy Vasu</b>	<b>120.6%</b>	<b>\$44,123</b>	<b>\$20,000</b>	<b>80.4</b>	<b>Michael Vasu</b>	
Alexandra Graham	96.9%	\$39,370	\$20,000	97.0	Greg Graham	

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

### DECEMBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie</b> <b>Carol Fernandez</b>	<b>577.9%</b>	<b>\$115,574</b>	<b>\$20,000</b>	<b>152,913</b>	<b>80.8</b>	<b>Sergio Carta</b>	
Jordan Stelzer	400.0%	\$79,999	\$20,000	110,780	76.6	Matthew Turnquist	
Carlos Navas	375.5%	\$75,102	\$20,000	104,409	81.2	Quintero-Vidal	
Alejandra Larez Morales	354.1%	\$70,823	\$20,000	94,539	80.1	Jesus Romero	
Justin Haisha	293.5%	\$58,698	\$20,000	80,414	89	AO	
Luciano Valero Vidal	276.8%	\$55,354	\$20,000	66,487	79.0	Beto Quintero	
Mathew Kahwaji	270.4%	\$54,087	\$20,000	79,145	78.6	AO	
Ana Machado Rodriguez	268.3%	\$53,650	\$20,000	77,724	92	Quintero-Vidal	
Daniela Rangel	259.3%	\$51,861	\$20,000	66,816	79.8	Walter Icaza	
Joseph Gojcaj	242.8%	\$48,551	\$20,000	202,393	80.9	AO	

### YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>XIII</b> <b>Caritza Rojas</b>	<b>121.1%</b>	<b>\$848,386</b>	<b>\$383,699</b>	<b>86.1</b>	<b>Beto Quintero</b>	
Matthew McDowell	105.6%	\$721,830	\$351,075	76.0	AO	
Cody Gardner	82.5%	\$745,210	\$408,407	82.8	Albert Serur	
<b>XIV</b> <b>Ross Ewen</b>	<b>93.8%</b>	<b>\$593,618</b>	<b>\$306,310</b>	<b>83.6</b>	<b>Kevin Holtz</b>	
Bruno Nuro	89.3%	\$666,791	\$352,200	85.4	AO	
Stella Roznovan	88.2%	\$1,023,639	\$543,804	79.4	Cohen-Velasquez	
<b>XV</b> <b>Abigail Luna Rodriguez</b>	<b>62.5%</b>	<b>\$591,734</b>	<b>\$364,192</b>	<b>86.7</b>	<b>AO</b>	
Samuel Artzis	60.8%	\$467,480	\$290,737	85.4	AO-Lorence	
Jesse Benwell	46.9%	\$446,172	\$303,660	80.3	Satti-Kanaan-Wheeler	
<b>XVI</b> <b>Justin Maska</b>	<b>322.2%</b>	<b>\$1,052,426</b>	<b>\$249,260</b>	<b>75.9</b>	<b>Arias-Dlabik</b>	
Ryan Slone	206.5%	\$770,849	\$251,490	84.1	Albert Serur	
Robert Jackson	187.0%	\$711,830	\$248,040	83.3	Arias-Dlabik	
<b>XVII</b> <b>Carmen Pena Guedez</b>	<b>123.3%</b>	<b>\$535,949</b>	<b>\$240,000</b>	<b>77.8</b>	<b>Jesus Romero</b>	
Omar Billy	114.0%	\$731,965	\$342,089	75.5	Jamison Weatherspoon	
Adam Kidikas	88.0%	\$468,205	\$248,981	89.5	Josh West	
<b>XVIII</b> <b>Stuart Pagan</b>	<b>170.7%</b>	<b>\$649,603</b>	<b>\$240,000</b>	<b>81.2</b>	<b>Mathew Hart</b>	
Jonathan Da-Al	103.1%	\$487,474	\$240,000	84.2	Steve Friedlander	
Ashkan Khoshmagham	84.1%	\$441,787	\$240,000	84.6	AO	
<b>XIX</b> <b>Patrick Donovan</b>	<b>29.8%</b>	<b>\$311,508</b>	<b>\$240,000</b>	<b>78.4</b>	<b>AO</b>	
Taurean Flournoy	21.9%	\$300,637	\$246,609	75.4	Weatherspoon-Harris	
Stephen Bowen	19.4%	\$286,635	\$240,000	78.5	AO	
<b>XX</b> <b>Alexandra Graham</b>	<b>77.7%</b>	<b>\$426,567</b>	<b>\$240,000</b>	<b>97.0</b>	<b>Greg Graham</b>	
Kingsley Ibeh	53.4%	\$368,270	\$240,000	81.0	AO	
<b>XXI</b> <b>Taulant Bane</b>	<b>324.0%</b>	<b>\$1,017,705</b>	<b>\$240,000</b>	<b>81.2</b>	<b>AO</b>	
Mario Hajro	170.9%	\$650,043	\$240,000	78.5	AO	

ALL TIME RECORD: \$7,185,597 Net ALP — ENO IFTIU

### YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie</b> <b>Andi Iftiu</b>	<b>498.3%</b>	<b>\$1,195,811</b>	<b>\$240,000</b>	<b>2,397,875</b>	<b>82.6</b>	<b>AO</b>	
Joseph Gojcaj	411.5%	\$987,699	\$240,000	2,505,286	80.9	AO	
Jordan Stelzer	329.5%	\$790,817	\$240,000	1,108,209	76.6	Matthew Turnquist	
Joshua Hosenbold	327.0%	\$784,826	\$240,000	1,039,585	78.2	Henderson-Locker	
Carlos Navas	290.1%	\$696,316	\$240,000	1,002,293	81.2	Quintero-Vidal	
Ashlynn Orng	267.9%	\$642,956	\$240,000	1,004,832	75.6	AO	
Christopher Montoni	253.5%	\$608,328	\$240,000	865,426	75.9	S-S-Parks-Salvaggi	
Alejandra Larez Morales	244.8%	\$587,531	\$240,000	785,096	80.1	Jesus Romero	
Ryan Martin	244.1%	\$585,866	\$240,000	993,200	85.3	Nick Moore	
Ana Machado Rodriguez	231.7%	\$556,104	\$240,000	732,089	92	Quintero-Vidal	

Spotlight recognizes the top three Master General Agents in Categories I-XXI with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2023 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## CATEGORIES I-VIII



LC

**TAULANT BANE**  
MIAMI, FL



**JOSEPH TOMANOVICH**  
LAS VEGAS, NV



**MARK BERNSDORFF**  
WEXFORD, PA



LC

**JOSEPH CRIVELLI**  
WEXFORD, PA



**RONALD RIVERA**  
LOS ANGELES, CA



LC

**STELLA ROZNOVAN**  
LOS ANGELES, CA



VII

**BRIAN JEROME**  
POMPANO BEACH, FL



VIII

**ANDREW CHAMBERS**  
MIDDLETOWN, CT

LC = 2024 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I-XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2023 Awards Presentation are the top RGA per category from Categories I-XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## DECEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Taulant Bane</b>	139.6%	\$428,771	\$178,983	83.7	AO	
Bobby Gujral	67.2%	\$205,469	\$122,872	83.5	AO	
Joshua Olin	28.1%	\$333,790	\$260,546	79.6	AO	
<b>II Joseph Tomanovich</b>	115.9%	\$291,194	\$134,878	77.1	AO	
Eric Thompson	113.9%	\$206,582	\$96,582	79.2	S-S-Parks-Salvaggi	
Tahis Quintero Bonilla	89.3%	\$114,170	\$60,324	76.1	Jesus Romero	
<b>III Mark Bernsdorff</b>	226.1%	\$125,539	\$38,500	75.3	Simon Arias	
Christopher Hintz	225.5%	\$88,397	\$27,158	86.9	AO	
Cody Gardner	19.9%	\$107,167	\$89,362	80.8	Albert Serur	
<b>IV Joseph Crivelli</b>	188.2%	\$79,643	\$27,638	80.1	Simon Arias	
Jake Yagjian	163.4%	\$188,017	\$71,388	83.3	Albert Serur	
<b>V Ronald Rivera</b>	75.4%	\$110,879	\$63,204	79.3	Cohen-Velasquez	
Bruce Viaje	34.2%	\$52,903	\$39,429	84.4	AO	
Jonathan Rindt	12.9%	\$26,321	\$23,320	78.9	Simon Arias	
<b>VI Stella Roznovan</b>	149.3%	\$77,826	\$31,217	83.0	Cohen-Velasquez	
Sara Vaz	14.9%	\$43,596	\$37,941	80.9	AO	
<b>VII Brian Jerome</b>	44.5%	\$29,595	\$20,483	76.6	Tom Williams	
<b>VIII Andrew Chambers</b>	111.4%	\$50,858	\$24,054	76.1	Philip Prata	
Bobby Park	37.6%	\$27,516	\$20,000	80.1	AO	

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Taulant Bane</b>	122.0%	\$5,685,160	\$2,560,802	83.7	AO	
Mario Hajro	50.1%	\$9,722,635	\$6,477,735	80.3	AO	
Mark Neilson	29.2%	\$6,564,561	\$5,079,583	79.0	AO	
<b>II Eric Thompson</b>	47.6%	\$2,393,873	\$1,621,338	79.2	S-S-Parks-Salvaggi	
Jenny Kim	13.2%	\$2,198,129	\$1,941,047	79.4	AO	
<b>III Christopher Hintz</b>	84.4%	\$1,681,240	\$911,558	86.9	AO	
David Carpenter	20.4%	\$1,978,105	\$1,642,471	77.8	AO	
<b>IV Jake Yagjian</b>	23.3%	\$1,394,359	\$1,131,307	83.3	Albert Serur	
<b>V Jessica Chang</b>	124.4%	\$1,882,601	\$838,912	79.8	AO	
Brandon Summerton	92.4%	\$1,613,063	\$838,523	84.6	AO	
Bruce Viaje	20.2%	\$1,000,064	\$832,291	84.4	AO	
<b>VI James Marks</b>	75.5%	\$934,870	\$532,586	79.6	Simon Arias	
Stella Roznovan	45.3%	\$629,474	\$433,139	83.0	Cohen-Velasquez	
Sara Vaz	32.6%	\$1,178,009	\$888,629	80.9	AO	
<b>VII Mark Dushaj</b>	306.1%	\$1,286,403	\$316,776	79.3	AO	
<b>VIII Andrew Chambers</b>	28.2%	\$651,072	\$507,698	76.1	Philip Prata	
William Parmeter	11.4%	\$562,363	\$505,030	85.4	Brett Gryska	

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO

## CATEGORIES IX–XVI



**IX**

**PATRICK DONOVAN**  
SIOUX FALLS, SD



**X**

**CARMEN PENA GUEDEZ**  
HOUSTON, TX



**XI**

**CARLO BUHAY**  
WINNIPEG, MB



**XII**

**KAMAL TAYYIB**  
CONCORD, CA



**XV**

**ASHKAN KHOSHMAGHAM**  
NORTH VANCOUVER, BC



**XVI**

**SIERRA KELSEY**  
LITTLE ROCK, AR

## DECEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>IX Patrick Donovan</b>	364.8%	\$92,961	\$20,000		75.9	AO
Taleb Jammoul Hajali	161.3%	\$67,426	\$25,807		79.7	Walter Icaza
Aaron Parks	46.3%	\$29,253	\$20,000		76.5	Simon Arias
<b>X Carmen Pena Guedez</b>	106.8%	\$133,607	\$64,606		78.7	Jesus Romero
Veronica Coval	62.4%	\$32,477	\$20,000		79.5	Fisher-Hall
Justin Hermann	36.8%	\$27,360	\$20,000		75.8	AO
<b>XI Carlo Buhay</b>	137.9%	\$71,220	\$29,931		79.7	AO
Yussuf El-Zein	131.8%	\$46,351	\$20,000		80.0	AO
Hasan Ghazal	38.6%	\$27,714	\$20,000		84.8	Satti-Kanaan-Wheeler
<b>XII Kamal Tayyib</b>	163.8%	\$52,751	\$20,000		86.4	Andrew McQuade
Sylvain Kalombo	147.2%	\$50,412	\$20,392		82.9	Duni Olusegun
Aaron Friedlander	110.2%	\$47,863	\$22,765		84.2	Steve Friedlander
<b>XV Ashkan Khoshmagham</b>	20.9%	\$24,189	\$20,000		97.3	AO
<b>XVI Sierra Kelsey</b>	27.5%	\$25,510	\$20,000	89		Ralston-Ralston

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>IX Taleb Jammoul Hajali</b>	238.5%	\$833,831	\$246,305		79.7	Walter Icaza
Patrick Donovan	187.0%	\$688,729	\$240,000		75.9	AO
Claude Hamilton	61.6%	\$555,629	\$343,817		82.8	Satti-Kanaan-Wheeler
<b>X Carmen Pena Guedez</b>	225.5%	\$1,130,182	\$347,192		78.7	Jesus Romero
Phi Phan	117.5%	\$536,880	\$246,865		84.3	Desi Dimitrova
Justin Hermann	72.7%	\$529,110	\$306,382		75.8	AO
<b>XI Carlo Buhay</b>	69.6%	\$407,048	\$240,000		79.7	AO
Yussuf El-Zein	19.4%	\$286,576	\$240,000		80.0	AO
Hasan Ghazal	12.2%	\$281,704	\$251,098		84.8	Satti-Kanaan-Wheeler
<b>XII Sylvain Kalombo</b>	124.7%	\$539,390	\$240,000		82.9	Duni Olusegun
Aaron Friedlander	103.1%	\$487,324	\$240,000		84.2	Steve Friedlander
Sabrina Ashraf	28.8%	\$309,014	\$240,000		88.5	Theodore Pappas
<b>XIII Matthew Ward</b>	50.1%	\$360,211	\$240,000		89.1	Josh West

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO

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**1**  
**MARIO HAJRO**  
SAN CLEMENTE, CA



**2**  
**DAVID CARPENTER**  
MIAMI, FL



**3**  
**DANIEL PACHECO**  
MIAMI, FL



**4**  
**GREGORY RUDOLPH**  
WEXFORD, PA



**5**  
**ERIC THOMPSON**  
BRUNSWICK, OH



**6**  
**CHASE MILLER**  
COLUMBUS, OH



**7**  
**JUSTIN SUTTON**  
HOUSTON, TX



**8**  
**CODY GARDNER**  
NEW YORK, NY



**9**  
**KEVIN APPASAMY**  
WAIANA'E, HI



**10**  
**MICHAEL GERSTEIN**  
EDISON, NJ

## DECEMBER

Rank	Category	Legacy Production	SGA
1	I Mario Hajro	\$915,128	AO
2	III David Carpenter	\$479,625	AO
3	V Daniel Pacheco	\$220,054	Beto Quintero
4	X Gregory Rudolph	\$171,299	Simon Arias
5	II Eric Thompson	\$163,289	S-S-Parks-Salvaggi
6	IV Chase Miller	\$158,765	S-S-Bendure-Hartwig
7	IV Justin Sutton	\$156,240	Stephen Giddens
8	III Cody Gardner	\$148,295	Albert Serur
9	XIII Kevin Appasamy	\$144,432	AO
10	VIII Michael Gerstein	\$142,656	Giglione-Ackerman

## YTD

Rank	Category	Legacy Production	SGA
1	I Mario Hajro	\$15,049,752	AO
2	III David Carpenter	\$6,872,653	AO
3	I Mark Neilson	\$3,865,379	AO
4	VIII Michael Gerstein	\$2,427,819	Giglione-Ackerman
5	VI Matthew Conrad	\$2,350,556	S-S-Parks-Salvaggi
6	I Bobby Gujral	\$2,342,941	AO
7	XIII Kevin Appasamy	\$2,326,517	AO
8	II Eric Thompson	\$2,300,181	S-S-Parks-Salvaggi
9	II Brody Maughan-Evanson	\$2,271,555	Simon Arias
10	IV Chase Miller	\$2,249,676	S-S-Bendure-Hartwig

## WHAT IS A LEGACY RGA?

The Company recognizes the Top 10 Legacy RGAs across all categories. A Legacy RGA is defined as the former RGA of a GA who was promoted to MGA. Legacy RGA production is calculated using the sum of the production of all the promoted MGAs where the former RGA can no longer be included in the hierarchy.

## CATEGORIES I-VII



**THEODORE PAPPAS**



**BETO QUINTERO**



**PAPPAS-AKUAMOA**



**ARIAS-DLABIK**



**STEPHEN GIDDENS**



**PHILLIP WAISMAN**



**WALTER ICAZA**

EC = 2024 Executive Council Member

Spotlight recognizes SGAs in Categories I-XIV based on positive Net ALP Growth. The SGAs that will be recognized at the 2024 Awards Presentation are the top SGA per category from Categories I-XIV with the highest Net ALP Growth. The YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. SGAs must meet minimum growth over all their SGAships. Minimum quality standards apply for recognition.

### DECEMBER

Category	% Growth	Net ALP	NTG	RET
<b>I Theodore Pappas</b>	<b>54.9</b>	<b>\$935,119</b>		<b>79.3</b>
S-S-Parks-Salvaggi	27.6	\$1,333,497		82.8
Giglione-Ackerman	24.8	\$351,993		78.0
AO	19.2	\$7,029,495		81.1
S-S-Bendure-Hartwig	18.9	\$516,002		80.6
Sabrina Lloyd	5.5	\$360,803		77.0
<b>II Beto Quintero</b>	<b>133.0</b>	<b>\$719,956</b>		<b>83.7</b>
Andrew McQuade	86.4	\$495,460		82.4
Cohen-Velasquez	48.7	\$537,503		82.2
Satti-Kanaan-Wheeler	40.6	\$486,623		81.6
Michael Vasu	32.2	\$453,827		75.7
<b>III Pappas-Akuamo</b>	<b>62.2</b>	<b>\$469,653</b>	<b>90</b>	
Albert Serur	61.5	\$598,177		81.1
Henderson-Locker	18.6	\$233,087		80.1
Jamison Weatherspoon	3.9	\$196,439		82.1
Tom Williams	9.5	\$200,911		76.9
<b>IV Arias-Dlabik</b>	<b>117.4</b>	<b>\$340,318</b>		<b>79.6</b>
Philip Prata	5.5	\$178,239		78.7
<b>V Stephen Giddens</b>	<b>56.0</b>	<b>\$342,186</b>		<b>78.9</b>
Matthew Turnquist	44.5	\$283,280	90	
Fisher-Hall	10.2	\$206,388		78.2
Corey Neff	6.4	\$155,786		80.3
<b>VI Phillip Waisman</b>	<b>133.7</b>	<b>\$138,277</b>		<b>75.7</b>
Weatherspoon-Harris	39.0	\$135,052		75.4
Tiffany Wagner	17.8	\$149,441		77.2
<b>VII Walter Icaza</b>	<b>170.8</b>	<b>\$384,573</b>		<b>80.9</b>
Gryska-Hamilton	162.0	\$55,654		83.3
Giddens-Mazurkewicz	135.8	\$160,309	100	
Chalom-Chalom	42.8	\$106,327		81.2

### YTD

Category	% Growth	Net ALP	NTG	RET
<b>I AO</b>	<b>34.9</b>	<b>\$107,490,218</b>		<b>81.1</b>
Theodore Pappas	23.8	\$9,713,454		79.3
S-S-Bendure-Hartwig	11.3	\$7,575,562		80.6
S-S-Parks-Salvaggi	6.4	\$18,105,435		82.8
Giglione-Ackerman	6.2	\$5,910,244		78.0
Simon Arias	0.2	\$20,805,887		79.6
<b>II Beto Quintero</b>	<b>106.7</b>	<b>\$8,990,646</b>		<b>83.7</b>
Andrew McQuade	24.0	\$5,023,059		82.4
Satti-Kanaan-Wheeler	23.1	\$5,828,294		81.6
Cohen-Velasquez	16.6	\$5,869,729		82.2
Michael Vasu	7.9	\$5,258,243		75.7
<b>III Pappas-Akuamo</b>	<b>24.1</b>	<b>\$2,761,161</b>	<b>90</b>	
Albert Serur	20.4	\$4,386,395		81.1
Jamison Weatherspoon	10.0	\$3,204,905		82.1
<b>IV Arias-Dlabik</b>	<b>36.0</b>	<b>\$4,071,196</b>		<b>79.6</b>
Darcy Schrieber	32.3	\$4,164,783		79.4
Philip Prata	16.9	\$2,778,374		78.7
Nick Moore	12.1	\$3,334,789		85.1
<b>V Stephen Giddens</b>	<b>66.8</b>	<b>\$3,661,959</b>		<b>78.9</b>
Matthew Turnquist	53.9	\$2,910,505	90	
Desi Dimitrova	21.2	\$2,336,944		82.3
Corey Neff	10.9	\$1,948,953		80.3
Fisher-Hall	7.0	\$2,486,288		78.2
<b>VI Kevin Holtz</b>	<b>51.2</b>	<b>\$2,551,862</b>		<b>79.8</b>
Fisher-Zuzick	39.8	\$2,302,676		75.7
Phillip Waisman	34.8	\$2,043,121		75.7
Weatherspoon-Harris	9.6	\$1,901,070		75.4
Tiffany Wagner	2.6	\$1,675,915		77.2
<b>VII Walter Icaza</b>	<b>200.3</b>	<b>\$3,752,506</b>		<b>80.9</b>
Giddens-Mazurkewicz	107.9	\$166,728	100	
Duni Olusegun	34.6	\$1,964,757		80.5
Chalom-Chalom	13.8	\$1,477,850		81.2

## CATEGORIES VIII–XIV



**VIII**  
**CHAD DELEY**



**IX**  
**GREG GRAHAM**



**X**  
**ZAIDA FERRER**



**XI**  
**LONDON NELSON**



**XII**  
**GABRIEL FELDMANN**



**XIII**  
**GEORGE O'SHEA**



**XIV**  
**SERGIO CARTA**

### DECEMBER

Category	% Growth	Net ALP	NTG	RET
<b>VIII Chad Deley</b>	<b>17.2</b>	<b>\$105,376</b>		<b>79.7</b>
Ralston-Ralston	17.3	\$81,210		80.6
West-Moody	12.9	\$63,641		88.6
<b>IX Greg Graham</b>	<b>98.7</b>	<b>\$151,183</b>		<b>76.4</b>
John Young	28.2	\$91,817		80.3
Michael Musso	3.6	\$71,431		77.2
<b>X Zaida Ferrer</b>	<b>1384.8</b>	<b>\$387,322</b>		<b>78.8</b>
Quintero-Vidal	127.9	\$238,846	94	
Yemi Akinade	74.5	\$32,491		76.4
Gryska-Boles	22.6	\$35,827		77.9
<b>XI London Nelson</b>	<b>86.6</b>	<b>\$67,040</b>		<b>75.7</b>
<b>XII Gabriel Feldmann</b>	<b>217.8</b>	<b>\$34,758</b>		<b>80.8</b>
Michael Ezeafulukwe	33.5	\$52,096		78.2
West-Osili-Moody	9.5	\$28,258		84.1
<b>XIII George O'Shea</b>	<b>97.8</b>	<b>\$14,567</b>		<b>79.0</b>
Andre Hawthorne	33.8	\$30,281		76.4
<b>XIV Sergio Carta</b>	<b>2672.6</b>	<b>\$390,207</b>		<b>81.1</b>
Alexander Gross	278.1	\$35,455		82.5
San Antonio Latino Division II	64.4	\$13,882		79.8
North Dallas Latino Division	62.9	\$14,213	94	

### YTD

Category	% Growth	Net ALP	NTG	RET
<b>VIII Steve Friedlander</b>	<b>23.7</b>	<b>\$1,344,192</b>		<b>83.5</b>
Ralston-Ralston	19.3	\$1,351,143		80.6
Chad Deley	14.8	\$1,302,580		79.7
Saavedra-Longino	13.1	\$1,336,106		80.0
AO-Lorence	8.4	\$1,297,170		82.8
West-Moody	6.9	\$1,155,599		88.6
Byron Paz	4.4	\$1,121,281		83.2
<b>IX Greg Graham</b>	<b>104.2</b>	<b>\$1,920,894</b>		<b>76.4</b>
Prata-Wilson	19.4	\$1,060,917		79.0
Hart-Lewicki	1.9	\$1,026,241		83.5
<b>X Quintero-Vidal</b>	<b>178.8</b>	<b>\$1,738,904</b>	<b>94</b>	
Zaida Ferrer	104.5	\$1,640,581		78.8
Gryska-Boles	0.7	\$641,413		77.9
<b>XI Holtz-Rigney</b>	<b>66.8</b>	<b>\$915,047</b>		<b>75.1</b>
West-Shogar-Moody	35.8	\$504,075		86.6
Chad Potts	26.2	\$793,439		77.7
Brian Wilson	8.2	\$600,422		89.5
<b>XII Michael Ezeafulukwe</b>	<b>44.7</b>	<b>\$519,087</b>		<b>78.2</b>
Gabriel Feldmann	43.3	\$577,143		80.8
<b>XIII Andre Hawthorne</b>	<b>74.0</b>	<b>\$542,052</b>		<b>76.4</b>
George O'Shea	17.9	\$193,803		79.0
<b>XIV Joshua Krueger</b>	<b>84.7</b>	<b>\$477,655</b>	<b>87</b>	
Sergio Carta	70.4	\$2,428,268		81.1
Satti-Kanaan-Orr	22.3	\$413,412	96	
San Antonio Latino Division II	16.6	\$204,944		79.8
Locker-Taylor	8.3	\$424,752	94	

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### CATEGORY I



**1**  
MALKA ARONY  
CAVE CREEK, AZ



**2**  
KATHY PAPPAS  
ROSLYN HARBOR, NY



**1**  
ERICA DALAGER  
LAKELAND, MN



**2**  
LOU NELL BUSBY  
HENDERSON, TN



**1**  
MARK GAGLIARDI  
CLARKSVILLE, TN



**2**  
CARMELLA SWANSON  
RANCHO SANTA MARGARITA, CA

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**GC**  
**1**  
ROOZBEH  
BOZORGMANESHFARD  
HOUSTON, TX

### CATEGORY V



**1**  
MARK FLEMM  
LEECHBURG, PA



**2**  
KEVIN MCKEEN  
LATHAM, NY

### CATEGORY VI



**1**  
MARIO SOLJAN  
SOUTH AUCKLAND, NZ



**2**  
JULIE FREEMAN  
PARKTON, MD

### CATEGORY VII



**1**  
ANGELA ENGEL  
DOUGLAS, OK

### CATEGORY VIII



**1**  
JUSTIN DANIEL  
CALGARY, AB



**GC**  
**2**  
ALEXANDRA  
GONZALEZ-COOPER  
BENTON, AR

### FIRST SIGNED TG



**1**  
APRIL BAXTER  
MOORE, OK

### TOP MANAGERS

### CATEGORY I



**1**  
RYAN GREGOLI  
HUNTINGTON BEACH, CA

### CATEGORY II



**GC**  
**1**  
AMANDA MLINAZ  
PLYMOUTH, WI

### CATEGORY III



**1**  
RALPH BEARD  
FRANKLIN, TN

## INDIVIDUAL REPS: DECEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	<b>Malka Arony</b>	<b>6,597</b>	<b>2,832</b>	<b>233.0%</b>
	2	Kathy Pappas	2,025	1,219	166.1%
	3	Travis Daniels	1,857	1,283	144.7%
II	1	<b>Erica Dalager</b>	<b>4,091</b>	<b>1,020</b>	<b>401.1%</b>
	2	Lou Nell Busby	1,389	1,098	126.5%
	3	Kelly Walker	1,226	1,039	118.0%
III	1	<b>Mark Gagliardi</b>	<b>1,696</b>	<b>804</b>	<b>210.9%</b>
	2	Carmella Swanson	1,133	799	141.8%
	3	Lisa Bennett	1,151	818	140.7%
IV	1	<b>Roozbeh Bozorgmaneshfard</b>	<b>1,069</b>	<b>744</b>	<b>143.7%</b>
	2	Kevin McKeen	808	553	146.2%
V	1	<b>Mark Flemm</b>	<b>1,371</b>	<b>550</b>	<b>249.2%</b>
	2	Julie Freeman	1,337	550	243.1%
	3	Laurie Gruber	898	550	163.3%
VI	1	<b>Mario Soljan</b>	<b>1,500</b>	<b>550</b>	<b>272.7%</b>
	2	Julie Freeman	1,337	550	243.1%
	3	Laurie Gruber	898	550	163.3%
VII	1	<b>Angela Engel</b>	<b>1,749</b>	<b>550</b>	<b>318.0%</b>
	2	Alexandra Gonzalez-Cooper	2,856	550	519.3%
	3	Emma Jorgenson	2,671	550	485.6%
Rookie	1	<b>Angela Engel</b>	<b>1,749</b>	<b>550</b>	<b>318.0%</b>
IceBreaker	1	<b>Justin Daniel</b>	<b>3,853</b>	<b>550</b>	<b>700.5%</b>
<b>ALL TIME RECORD: 18,960 Cards</b>					

## INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	<b>Kathy Pappas</b>	<b>21,810</b>	<b>14,632</b>	<b>149.1%</b>
	2	Anna Guido Rohrer	20,272	16,984	119.4%
	3	Celia O'Dell	20,395	17,148	118.9%
II	*1	<b>Chuck Hill</b>	<b>21,718</b>	<b>12,288</b>	<b>176.7%</b>
	2	Kelly Walker	18,813	12,469	150.9%
	3	Pam Monetti	16,467	12,099	136.1%
III	*1	<b>Mark Gagliardi</b>	<b>16,255</b>	<b>9,648</b>	<b>168.5%</b>
	2	Lisa Bennett	15,403	9,818	156.9%
	3	Lori Vaughn	12,048	11,010	109.4%
IV	*1	<b>Patrena Smith</b>	<b>11,544</b>	<b>7,190</b>	<b>160.6%</b>
	2	Roozbeh Bozorgmaneshfard	13,697	8,930	153.4%
	3	Larry Lozano	8,850	7,154	123.7%
V	*1	<b>Mark Flemm</b>	<b>8,011</b>	<b>6,600</b>	<b>121.4%</b>
	2	Kevin McKeen	6,797	6,633	102.5%
	3	Steve Orcherton	6,180	6,600	93.6%
VI	*1	<b>Laurie Gruber</b>	<b>21,662</b>	<b>6,600</b>	<b>328.2%</b>
	2	Chas Robinson	14,687	6,600	222.5%
	3	Patrick Duray	7,627	6,600	115.6%
VII	*1	<b>Angela Engel</b>	<b>12,089</b>	<b>6,600</b>	<b>183.2%</b>
	2	Matthew Halbmaier	7,077	6,600	107.2%
	3	Justin Daniel	11,483	6,600	174.0%
VIII	*1	<b>Aaron Mathis</b>	<b>14,011</b>	<b>6,600</b>	<b>212.3%</b>
	2	Juno Kemple	11,854	6,600	179.6%
	3	Justin Daniel	11,483	6,600	174.0%
<b>ALL TIME RECORD: 61,879 Cards — DENISE BOWYER</b>					

## MANAGERS: DECEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	<b>Ryan Gregoli</b>	<b>11,075</b>	<b>8,161</b>	<b>135.7%</b>
	2	Katherine Pratt	7,913	6,113	129.4%
II	1	<b>Amanda Mlinaz</b>	<b>10,257</b>	<b>3,759</b>	<b>272.8%</b>
	2	Maria Siero	6,901	4,467	154.5%
III	1	<b>Ralph Beard</b>	<b>7,347</b>	<b>2,980</b>	<b>246.5%</b>
	2	Jacqueline Lowe	5,014	3,089	162.3%

## MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	<b>Ryan Gregoli</b>	<b>105,235</b>	<b>97,931</b>	<b>107.5%</b>
	2	JT Tasker	81,700	76,676	106.6%
II	*1	<b>Amanda Mlinaz</b>	<b>63,801</b>	<b>45,112</b>	<b>141.4%</b>
	2	Maria Siero	66,506	53,599	124.1%
III	*1	<b>Ralph Beard</b>	<b>40,066</b>	<b>35,762</b>	<b>112.0%</b>
	2	Morgan Breier	27,352	25,344	107.9%

## MOST ORIGINAL CARDS GENERATED: YTD



**1**  
MALKA ARONY  
CAVE CREEK, AZ

**1** MALKA ARONY  
6,597

**2** ERICA DALAGER  
4,091

**3** JUSTIN DANIEL  
3,853

**GC** = 2024 PR Growth Council Member

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII is calculated based on 110% of previous year's production, or 6,600 leads whichever is greater. To be recognized, Rep must meet 90% of Growth objective.

Manager Categories I-III is calculated based on 110% of previous year's production for their respective territories. To be recognized, Manager must meet 90% of Growth Objective.









# RGAL LEADERSHIP BONUS

1



**Taulant Bane**  
\$110,328  
AO

2



**Eno Iftiu**  
\$93,186  
AO

3



**Mark Neilson**  
\$66,285  
AO

**DECEMBER BONUS LEADERS** | PAYOUT: **\$1,039,378** | QUALIFIERS: **160**

- \$ 110,328 Taulant Bane
- \$ 93,186 Eno Iftiu
- \$ 66,285 Mark Neilson
- \$ 56,962 Mario Hajro
- \$ 55,596 Jorge Caridad
- \$ 38,572 Mark Dushaj
- \$ 31,624 Joshua Olin
- \$ 27,860 Melinda-Rae Lyse
- \$ 27,839 Mark Bernsdorff
- \$ 26,240 Bobby Gujral
- \$ 23,814 Jake Yagjian
- \$ 17,739 Mike Paragiou
- \$ 17,380 Daniel Pacheco
- \$ 15,506 Jhanna Valerio Vivas
- \$ 15,221 Patrick Donovan
- \$ 14,045 Michael Cirelli
- \$ 13,842 Carmen Pena Guedez
- \$ 13,135 Sara Vaz
- \$ 12,573 Jenny Kim
- \$ 12,519 Taleb Jammoul Hajali
- \$ 12,313 Astrid Ebner
- \$ 11,711 Carlo Buhay
- \$ 9,955 Cody Gardner
- \$ 9,631 Corey Helly
- \$ 9,205 Tahis Quintero Bonilla
- \$ 9,046 Luis Vidal
- \$ 8,926 David Carpenter
- \$ 7,821 Matthew Conrad
- \$ 7,278 Carlos Navas
- \$ 6,951 Nicholas Chuma
- \$ 6,910 Brandon Summerton
- \$ 6,898 Ryan Stenglein
- \$ 6,840 Joseph Tomanovich
- \$ 6,571 Spencer Kozej
- \$ 6,540 Claude Hamilton
- \$ 6,365 Dustin Dunbar
- \$ 6,214 Steven King
- \$ 6,211 Beau Minnick
- \$ 5,920 Justin Adams
- \$ 5,533 Jessica Chang
- \$ 5,292 Arif Hajro
- \$ 5,175 Ryan Slone
- \$ 5,055 Ryan Martin
- \$ 5,040 Jordan Stelzer
- \$ 4,958 Todd Engelson
- \$ 4,894 Clayton Slaughter
- \$ 4,866 Thomas J Vena
- \$ 4,480 Jeffrey Espinal
- \$ 4,281 Kingsley Hansen
- \$ 4,275 Kamal Tayyib
- \$ 4,261 Ian Zollos
- \$ 4,254 Stella Roznovan
- \$ 4,039 William Parmeter
- \$ 3,938 Christopher Hintz
- \$ 3,881 Michael Gerstein
- \$ 3,797 Hasan Ghazal
- \$ 3,774 Chris La Fond
- \$ 3,763 Christopher Bungay
- \$ 3,672 Jorge Toribio
- \$ 3,471 Stephen Jubrey II
- \$ 3,369 Maria Bonilla Borrego
- \$ 3,282 Chase Miller
- \$ 3,243 Robert Hepler
- \$ 3,212 Dennis Hernandez
- \$ 3,157 Aaron Friedlander
- \$ 3,126 Ronald Rivera
- \$ 3,092 Adrain Alfred
- \$ 2,583 Ashley Moss
- \$ 2,538 Joseph Gojcaj
- \$ 2,523 Zackarea Hakim
- \$ 2,495 Mark Lahijani
- \$ 2,458 Alexandra Graham
- \$ 2,349 Gabriela Sime
- \$ 2,297 Sabrina Agostini
- \$ 2,169 Jinelly Carvajal
- \$ 2,157 Tomarus Burks
- \$ 2,141 Joseph Crivelli
- \$ 2,083 Jesse Benwell
- \$ 2,062 Peter Gabranski
- \$ 2,057 Beau Cullen
- \$ 2,036 Stephen Bowen
- \$ 1,970 Kevin Gillum
- \$ 1,770 Jose Castillo
- \$ 1,766 Britton Costa
- \$ 1,757 Jovanie Scarlett
- \$ 1,715 Javier Diaz
- \$ 1,694 Tanner West
- \$ 1,624 Bobby Park
- \$ 1,532 James Fangmann
- \$ 1,505 Sierra Kelsey
- \$ 1,486 Matthew Hudlin
- \$ 1,485 James Marks
- \$ 1,420 Matthew Ward
- \$ 1,357 Matthew Bogle
- \$ 1,352 Phi Phan
- \$ 1,340 Sylvain Kalombo
- \$ 1,273 Jadelene Welty
- \$ 1,232 Gregory Rudolph
- \$ 1,214 Michael McKiernan
- \$ 1,089 Tyler Worstell
- \$ 1,048 Mitzi Holmes
- \$ 1,035 Joshua Goodman
- \$ 1,009 Victoria Lewis
- \$ 944 Paul Samra
- \$ 893 Alexandra Longo
- \$ 854 Justin Hermann
- \$ 781 Andrew Bishop
- \$ 734 Michael Burningham
- \$ 722 Abigail Luna Rodriguez
- \$ 703 Jennifer Siregar
- \$ 659 Blake Higuchi
- \$ 658 Alon Barnur
- \$ 639 Steven Pavel
- \$ 631 Michael Denton
- \$ 616 Heriberto Chavez
- \$ 569 Meaghan Krecsko
- \$ 536 Marvin Gonzalez

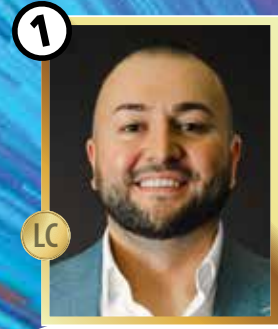
# DIRECTVIP BONUS

**DECEMBER BONUS LEADERS** | PAYOUT: **\$153,000** | QUALIFIERS: **334**

- \$ 2,500 Karina Moran
- \$ 2,000 Damaris Trejo
- \$ 1,750 Carol Fernandez
- \$ 1,750 Jennifer Terife Medina
- \$ 1,500 Lubraska Iguaro
- \$ 1,500 Colten Rice
- \$ 1,500 David Wang
- \$ 1,250 William Parmeter
- \$ 1,000 Kayla Alligood
- \$ 1,000 Mark Bernsdorff
- \$ 1,000 Nicole Bolognesi
- \$ 1,000 Jamie Caldwell
- \$ 1,000 Wade Campbell
- \$ 1,000 Hortencia Leal
- \$ 1,000 David Carpenter
- \$ 1,000 Axel Carrasquel
- \$ 1,000 Olimar Cassarino Figueroa
- \$ 1,000 Elizabeth Contreras
- \$ 1,000 Tara Cottongim
- \$ 1,000 Kevin Dempsey
- \$ 1,000 Stephanie DesForges
- \$ 1,000 Sean Dillon
- \$ 1,000 Lisa Dohmen
- \$ 1,000 Dustin Dunbar
- \$ 1,000 Jeffrey Espinal
- \$ 1,000 Jennifer Exum
- \$ 1,000 Alek Filtz
- \$ 1,000 Justin Haisha
- \$ 1,000 Ashley Johnston
- \$ 1,000 Alejandra Larez Morales
- \$ 1,000 Thor Leighton
- \$ 1,000 Jeffery May
- \$ 1,000 Angelica Leon
- \$ 1,000 Noe Perez
- \$ 1,000 Mary Ramirez
- \$ 1,000 Frank Romo
- \$ 1,000 Alejandro Sanchez Rios
- \$ 1,000 Celia Sandoval
- \$ 1,000 Kayla Shelton
- \$ 1,000 Joshua Shoesmith
- \$ 1,000 Temesghen Starr
- \$ 1,000 Daniel Stekman Lugo
- \$ 1,000 Tyler Teague
- \$ 1,000 Robert Underwood
- \$ 1,000 Chayson Williams
- \$ 1,000 Nicole Wright
- \$ 750 Jiovanna Carrillo
- \$ 750 Fernando Coiran
- \$ 750 Gusmary Cordero
- \$ 750 Gage Harrington
- \$ 750 Maria Lagios
- \$ 750 Luis Lopez
- \$ 750 Logan Mynhier
- \$ 750 Luke Reiter
- \$ 750 Heccy Rivas
- \$ 500 Amina Adamou
- \$ 500 Estefania Alcedo Bolanos
- \$ 500 Trinity Allen
- \$ 500 Luis Almaguer
- \$ 500 Garrett Amora
- \$ 500 Martha Benitez Ferro
- \$ 500 Keenan Bignall
- \$ 500 Asmar Bilal
- \$ 500 Keeland Bryant
- \$ 500 Solgeis Cardozo Mijares
- \$ 500 Nicole Castellanos
- \$ 500 Yuhail Castillo
- \$ 500 Pablo Castro Gaulet
- \$ 500 Rosalind Coates
- \$ 500 Brian Colarusso
- \$ 500 Jessica Davis
- \$ 500 Donya Devore
- \$ 500 Brandon Dickehage
- \$ 500 Jonathon English
- \$ 500 Torian Fields
- \$ 500 Meagan Frankel
- \$ 500 Taylor Freeman
- \$ 500 Emil Gamidov
- \$ 500 Courtney Garcia
- \$ 500 Hasan Ghazal
- \$ 500 Melissa Grieb
- \$ 500 Maryger Guedez
- \$ 500 Tarrance Hankins
- \$ 500 David Hart
- \$ 500 Melissa Hayfa
- \$ 500 Joshua Hosenbold
- \$ 500 Alejandro Jardon
- \$ 500 Almira Jez
- \$ 500 Renata Johnson
- \$ 500 Abigail Jones
- \$ 500 Trey Jungers
- \$ 500 Jacqueline Kabluyen
- \$ 500 Eliza Klich
- \$ 500 Evan Labranche
- \$ 500 Liam Ladeira
- \$ 500 Scott Leathers
- \$ 500 Abigail Ledesma Sanchez
- \$ 500 Devin Lewis
- \$ 500 Aaron Luczak
- \$ 500 Ryley Lussier
- \$ 500 Rochelle Magpantay
- \$ 500 Mohammad Mansouri
- \$ 500 Kishan Manvar
- \$ 500 Rafael Marcano
- \$ 500 Paula Martinez Mirto
- \$ 500 Dana Martin Gonzalez
- \$ 500 David Mayfield
- \$ 500 Kais Mbuyi
- \$ 500 Zachary McCormack
- \$ 500 Brandon Mckandes
- \$ 500 Michael McKiernan
- \$ 500 Mitchell McLaughlin
- \$ 500 Lawrence McMorrow
- \$ 500 Joshua McTier
- \$ 500 Silas Merkel
- \$ 500 Shayla Morrisette
- \$ 500 Kapinga Mpoyi
- \$ 500 Mark Neilson
- \$ 500 Charles Novak
- \$ 500 Trey Oram
- \$ 500 Tevin Overton
- \$ 500 Connor Palma
- \$ 500 Maddy Penuela
- \$ 500 Yolamar Picon Mora
- \$ 500 Marion Polk
- \$ 500 Mayerlin Ramirez Davila
- \$ 500 George Ray
- \$ 500 Rowyn Rivas
- \$ 500 Jared Robertson
- \$ 500 Amalia Rodriguez De Nava
- \$ 500 Kara Roenspies
- \$ 500 Victor Romero
- \$ 500 Karen Romero
- \$ 500 Oriana Romero-Vasquez
- \$ 500 Jennifer Savino
- \$ 500 Miguel Serrano
- \$ 500 Tecole Smith
- \$ 500 Mario Soto
- \$ 500 Maria Spina
- \$ 500 Kasandra Steely
- \$ 500 Gage Stevens
- \$ 500 Michael Stuver
- \$ 500 Nelson Sucre
- \$ 500 Maziar Taghdiri
- \$ 500 Edrick Tercero
- \$ 500 Ruben Terrero
- \$ 500 Francisco Valencia
- \$ 500 Fation Vrushu
- \$ 500 Sarah Walter
- \$ 500 Marshall Weinberg
- \$ 500 Damian Woods
- \$ 500 Wilbert Woods
- \$ 500 Luis Zapata
- \$ 500 Arcelia Zizumbo

# LEADERSHIP GROWTH BONUS

## MGA



**Eno Iftiu**  
\$276,414  
AO



**Bledar Bane**  
\$142,543  
AO



**Taleb Jammoul Hajali**  
\$114,522  
Walter Icaza



**Mark Neilson**  
\$95,412  
AO



**Mark Dushaj**  
\$71,123  
AO

## RGA



**Taulant Bane**  
\$193,544  
AO



**Mario Hajro**  
\$186,865  
AO



**Jessica Chang**  
\$57,050  
AO



**Joshua Olin**  
\$47,329  
AO



**Christopher Hintz**  
\$42,115  
AO



**Ashley Rust**  
\$58,384  
AO



**Ian Zollos**  
\$49,514  
S-S-Parks-Salvaggi



**Jhanna Valerio Vivas**  
\$45,100  
Beto Quintero



**Zackarea Hakim**  
\$41,723  
AO



**Joseph Tomanovich**  
\$39,697  
AO



**Eric Thompson**  
\$36,980  
S-S-Parks-Salvaggi



**Carmen Pena Guedez**  
\$34,207  
Jesus Romero



**Taleb Jammoul Hajali**  
\$33,385  
Walter Icaza



**Jake Yagjian**  
\$26,986  
Albert Serur



**Patrick Donovan**  
\$26,765  
AO

## MGA ROOKIE



**Joseph Gojcay**  
\$122,382  
AO



**Sabrina Agostini**  
\$47,520  
AO



**Jordan Stelzer**  
\$42,054  
Matthew Turnquist



**Alejandra Larez Morales**  
\$40,196  
Jesus Romero



**Vivian Trinh**  
\$21,737  
AO



**Raul Pinto**  
\$16,856  
Jesus Romero



**Manique Sala**  
\$10,741  
Duni Olusegun



**Alexandria Greer**  
\$10,173  
Stephen Giddens



**Sierra Kelsey**  
\$7,341  
Ralston-Ralston



**Evelyn Leon-Perez**  
\$6,732  
Zaida Ferrer

**DECEMBER BONUS LEADERS | PAYOUT: \$3,539,744 | QUALIFIERS: 198**

## MGA

- \$ 276,414 Eno Iftiu
- \$ 142,543 Bledar Bane
- \$ 114,522 Taleb Jammoul Hajali
- \$ 95,412 Mark Neilson
- \$ 71,123 Mark Dushaj
- \$ 58,384 Ashley Rust
- \$ 49,514 Ian Zollos
- \$ 45,100 Jhanna Valerio Vivas
- \$ 41,723 Zackarea Hakim
- \$ 39,697 Joseph Tomanovich

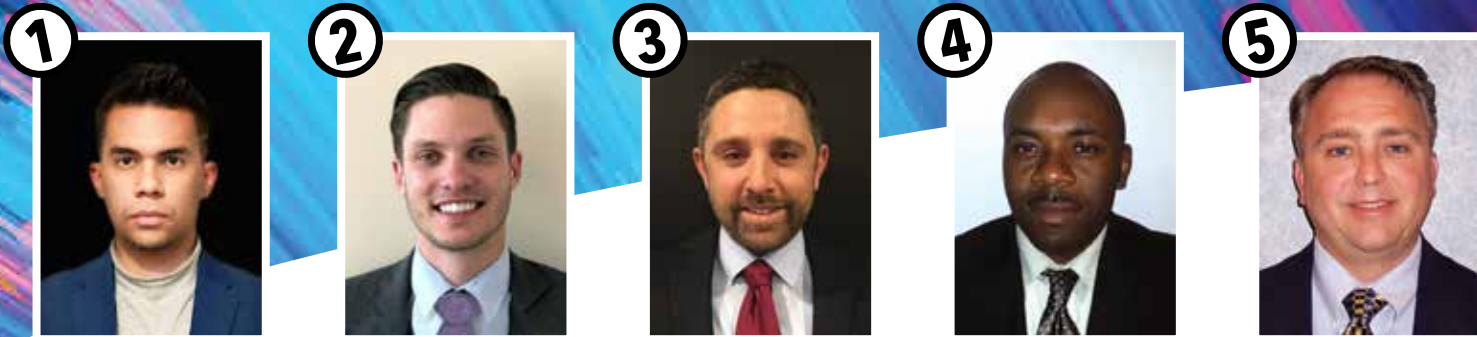
## MGA ROOKIE

- \$ 122,382 Joseph Gojcay
- \$ 47,520 Sabrina Agostini
- \$ 42,054 Jordan Stelzer
- \$ 40,196 Alejandra Larez Morales
- \$ 21,737 Vivian Trinh
- \$ 16,856 Raul Pinto
- \$ 10,741 Manique Sala
- \$ 10,173 Alexandria Greer
- \$ 7,341 Sierra Kelsey
- \$ 6,732 Evelyn Leon-Perez

## RGA

- \$ 193,544 Taulant Bane
- \$ 186,865 Mario Hajro
- \$ 57,050 Jessica Chang
- \$ 47,329 Joshua Olin
- \$ 42,115 Christopher Hintz
- \$ 36,980 Eric Thompson
- \$ 34,207 Carmen Pena Guedez
- \$ 33,385 Taleb Jammoul Hajali
- \$ 26,986 Jake Yagjian
- \$ 26,765 Patrick Donovan

# REINSTATEMENT BONUS



**1 Miguel Hernandez** \$6,239 Josh West  
**2 Spencer Simmons** \$4,578 Albert Serur  
**3 Nicholas Gasparro** \$4,312 Sabrina Lloyd  
**4 Dason Phaul** \$3,952 Pappas-Akuamo  
**5 Mitchell Look** \$3,455 S-S-Parks-Salvaggi

## DECEMBER BONUS LEADERS

PAYOUT: \$100,226

QUALIFIERS: 207

<b>\$ 6,239</b> Miguel Hernandez	<b>\$ 1,623</b> Orby Kelley	<b>\$ 1,110</b> Yasmin Kapadia	<b>\$ 782</b> Sasha Oakes	<b>\$ 612</b> Sylwia Faucher
<b>4,578</b> Spencer Simmons	<b>1,602</b> Denise Ley	<b>1,101</b> Rosetta Wilkinson	<b>747</b> Julie Aprahamian	<b>597</b> Igor Melcharek
<b>4,312</b> Nicholas Gasparro	<b>1,571</b> Joseph B Smith	<b>1,026</b> Agatha Safford	<b>742</b> Narahari Sai Taru Mulle	<b>594</b> Scott Florin
<b>3,952</b> Dason Phaul	<b>1,558</b> Richard Barbour	<b>1,006</b> Marla Seicean	<b>738</b> Michaelyn Segura	<b>586</b> Christina Konstanzer
<b>3,455</b> Mitchell Look	<b>1,344</b> Diane Carrion	<b>907</b> Muhammed Ashraf	<b>730</b> Maurice Coleman	<b>584</b> Brandon Bennett
<b>2,916</b> Zenon Zorij	<b>1,343</b> Benjamin Newhouse	<b>889</b> Laurekins Pardovani	<b>700</b> Al-Karim Walji	<b>574</b> Jack Keiderling
<b>2,128</b> Sami Mogannam	<b>1,321</b> Jack Craig	<b>866</b> Phyto Phyto	<b>697</b> Ashley Wenning	<b>568</b> Kelechi Anele
<b>2,058</b> Cody Toth	<b>1,269</b> Loraine Patterson	<b>847</b> Celena Fusco	<b>693</b> Jeffrey Hall	<b>558</b> Dunia Alkurdi
<b>1,996</b> Joseph Faisant	<b>1,211</b> Ellen Tuttle	<b>810</b> Hal Herman	<b>691</b> Natalie Soboleva	<b>542</b> Pamela Faircloth
<b>1,785</b> Nikki Crosby	<b>1,174</b> Anna Midowicz	<b>795</b> Sean Melaven	<b>618</b> Lenora Blackstone	<b>501</b> Richard Carter

**7 BONUS TOTAL: \$9,669,787**

WORLD'S GREATEST \$2,657,855	SA/GA TRAINING \$432,408	LEADERSHIP \$1,751,113	RGA LEADERSHIP \$1,039,378	DIRECT VIP \$153,000	LEADERSHIP GROWTH \$3,535,807	REINSTATEMENT \$100,226
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

# MILLION DOLLAR CLUB

Another champion, another milestone!

Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!

**\$2M**



**Orett Nelson**  
 Chalom-Chalom  
 Contracted 10/6/06  
 Qualified 12/31/23  
 \$2,011,750 Net ALP



**Logan Klink**  
 Simon Arias  
 Contracted 4/1/15  
 Qualified 12/31/23  
 \$1,005,295 Net ALP



**Ikram Al-Shobaki**  
 Byron Paz  
 Contracted 4/23/16  
 Qualified 12/31/23  
 \$1,004,050 Net ALP



**Nick Scordos**  
 AO  
 Contracted 4/15/20  
 Qualified 12/31/23  
 \$1,004,026 Net ALP















**Mark Diskin**  
 Simon Arias  
 Contracted 2/6/16  
 Qualified 12/31/23  
 \$1,002,955 Net ALP









**Andrew Brown**  
 AO  
 Contracted 5/24/16  
 Qualified 12/31/23  
 \$1,002,004 Net ALP

# FOUNDERS CLUB

December Qualifiers—  
Outstanding Producers & PR Representatives:

 <b>Noor Musleh</b> S-S-Parks-Salvaggi 2 Qualifications \$198,338 Net ALP 86.0 RET	 <b>Austin Timmons</b> AO 1 Qualification \$165,289 Net ALP 93.0 RET
 <b>Ladan Rahbary</b> AO 7 Qualifications \$130,032 Net ALP 83.0 RET	 <b>Brandon Bennett</b> Simon Arias 5 Qualifications \$128,197 Net ALP 91.3 RET
 <b>Kelly Ekker</b> Tiffany Wagner 1 Qualification \$108,732 Net ALP 83.7 RET	 <b>Jimmy Quifille</b> AO 1 Qualification \$96,955 Net ALP 81.3 RET
 <b>Sylvain Kalombo</b> Duni Olusegun 1 Qualification \$87,202 Net ALP 86.1 RET	 <b>Joey Kennedy</b> AO 14 Qualifications \$84,939 Net ALP 88.8 RET
 <b>Jennifer Terife Medina</b> Sergio Carta 1 Qualification \$82,755 Net ALP 85.2 RET	 <b>Bryan Juskiw</b> S-S-Bendure-Hartwig 13 Qualifications \$79,478 Net ALP 87.4 RET
 <b>Pablo Castro Gaulet</b> Sergio Carta 3 Qualifications \$68,484 Net ALP 83.8 RET	 <b>Ronald Rivera</b> Cohen-Velasquez 10 Qualifications \$61,825 Net ALP 98.0 RET

 <b>Endy Suriel</b> Theodore Pappas 1 Qualification \$135,774 Net ALP 82.4 RET	 <b>Michael Battaglio</b> Giglione-Ackerman 9 Qualifications \$111,918 Net ALP 81.5 RET
 <b>Muhammed Ashraf</b> Theodore Pappas 21 Qualifications \$89,420 Net ALP 87.4 RET	 <b>Matthew Zang</b> AO 7 Qualifications \$84,150 Net ALP 85.1 RET
 <b>Heccy Rivas</b> AO 3 Qualifications \$74,077 Net ALP 94.1 RET	 <b>Isaac Foster</b> AO 1 Qualification \$60,383 Net ALP 80.9 RET

# SGA Elite VIP Training Award

## DECEMBER LEADERS

 <b>Theodore Pappas</b> 15% Increase in VIPs	 <b>Beto Quintero</b> 25% Increase in VIPs	 <b>Henderson-Locker</b> 15% Increase in VIPs	 <b>Philip Prata</b> 17% Increase in VIPs
 <b>Desi Dimitrova</b> 7% Increase in VIPs	 <b>Moore-Sodan</b> 42% Increase in VIPs	 <b>Chalom-Chalom</b> 23% Increase in VIPs	
 <b>Steve Friedlander</b> 82% Increase in VIPs	 <b>John Young</b> 13% Increase in VIPs	 <b>West-Shogar-Moody</b> 25% Increase in VIPs	
 <b>West-Osili-Moody</b> 83% Increase in VIPs	 <b>Andre Hawthorne</b> 27% Increase in VIPs	 <b>Sergio Carta</b> 79% Increase in VIPs	

By top SGA in each category for the highest percentage of increase in total VIPs. The evaluation is tied to increase in VIPs year over year as a percentage of total codes.

# Elite VIP Training Award



## Q4 AWARD WINNERS

### SUPERVISING AGENTS



**Karina Moran**  
Zaida Ferrer  
14 VIPs  
\$219,195 VIPs Net ALP



**Jennifer Terife Medina**  
Sergio Carta  
9 VIPs  
\$78,975 VIPs Net ALP



**Colten Rice**  
S-S-Parks-Salvaggi  
7 VIPs  
\$70,090 VIPs Net ALP



**Gusmary Cordero**  
Zaida Ferrer  
6 VIPs  
\$64,783 VIPs Net ALP



**Logan Mynhier**  
Stephen Giddens  
6 VIPs  
\$35,608 VIPs Net ALP

### GENERAL AGENTS



**Heccy Rivas**  
AO  
7 VIPs  
\$53,394 VIPs Net ALP



**Torian Fields**  
AO  
5 VIPs  
\$63,039 VIPs Net ALP



**Damaris Trejo**  
Sabrina Lloyd  
5 VIPs  
\$55,258 VIPs Net ALP



**Jacob Lavallie**  
AO  
5 VIPs  
\$38,481 VIPs Net ALP



**Yolamar Picon Mora**  
Jesus Romero  
5 VIPs  
\$32,341 VIPs Net ALP

#### WHAT IS THE SA/GA ELITE VIP TRAINING AWARD?

Five SAs and five GAs recognized per quarter with the most direct Code VIPs. Tie-breakers will be decided by the SA/GA with the most Net ALP from the VIPs within that quarter.

# APEX AWARD

## Q4 AWARD WINNERS

### SUPERVISING AGENTS



**Federico Betancourt**  
Zaida Ferrer  
4 Recruits  
\$65,706 Recruits Net ALP



**Ixsen Carrasquel Martinez**  
Zaida Ferrer  
3 Recruits  
\$69,859 Recruits Net ALP



**Jorge Del Rio**  
AO  
3 Recruits  
\$18,804 Recruits Net ALP



**Yennifer Callipare**  
Walter Icaza  
3 Recruits  
\$11,722 Recruits Net ALP



**Fulvia Ramirez**  
AO  
3 Recruits  
\$10,781 Recruits Net ALP

### GENERAL AGENTS



**Solgeis Cardozo Mijares**  
AO  
5 Recruits  
\$115,904 Recruits Net ALP



**Roxie Soto**  
Beto Quintero  
4 Recruits  
\$104,665 Recruits Net ALP



**Carlos Colina**  
Beto Quintero  
3 Recruits  
\$27,568 Recruits Net ALP



**Angel C Marquez**  
Walter Icaza  
3 Recruits  
\$19,515 Recruits Net ALP



**Luke Houston**  
S-S-Bendure-Hartwig  
3 Recruits  
\$8,522 Recruits Net ALP

#### WHAT IS THE SA/GA APEX AWARD?

Five SAs and five GAs recognized per quarter based on how many eligible personal recruits become a New Associate in that quarter. Tie-breakers will be decided by the SA/GA with the most Net ALP from the Personal Recruit Codes within that quarter.

# Dear Future SGA,

Whether you are new to our Company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.



## SGA Career Track

**\*\$500k–\$3.5M+**  
Unlimited Annual Earnings Potential

### LEVEL 1: QUALIFY

To qualify you must meet the following criteria:

- 2 years tenure with AIL/NIL
- Be on an MGA/RGA Contract
- Production of at least \$350,000 of 1st Six Mo. Agent production (Last 12 Months)

### LEVEL 2: INTERVIEW

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

### LEVEL 3: FOLLOW UP

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

### LEVEL 4: GET AN OFFER

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

*\*The earnings potential is typical but not guaranteed. Actual amounts can vary based on individuals results.*

# GROW ON



**David Zophin**  
President  
American Income/  
National Income Division

So, if you're interested in the idea of lifelong growth, consider the following:

- **Grow as an individual.** When you invest in yourself, you'll notice improvement in your life and your surroundings. Nurture self-growth by reading books, attending seminars, and reaching out to people who have accomplished their own aspirations. Have an unquenchable thirst for learning, and take in everything you can that could improve your life.
- **Grow as a leader.** Be the leader your people need you to be. Be present, communicative, and understanding. Give your people what they need, and you'll have what you need.
- **Grow as a professional.** Have a solid plan and commit to it. Make sure you do more this year than last, and don't ever let the thought that you've "made it" cross your mind! There's always more to accomplish, so make sure it's always onward and upward.

find they all share this philosophy on continuous growth. They strived for self-improvement, and knew that the end of schooling didn't mean the end of their quest for knowledge.

I hope this year inspires a lifelong pursuit of self-improvement in you, too. I hope you look at your life as a daily opportunity to grow toward the absolute best version of yourself. And I hope the more you grow, the more you realize there is so much more advancing and progressing to be done. Your life is filled with opportunities to become a better you. Don't let a single one pass you by. 🙌

**“Don't go through life; grow through life.”**

~ Eric Butterworth

**A**s we dive into 2024 with renewed energy and the fresh perspective a new year brings, I want to take time to focus on growth. As an individual, leader, and professional, it's important that growth stays on our minds, and that we work on growing throughout our lives. In fact, growth should be something we never stop aiming for. No matter how successful you become, how far you've come, or how much you've learned, there's always more. There's always more to take in and realize, and if we think otherwise, we're selling ourselves short.

If you take a close look at the most successful people or the people you admire the most, I think you'll

# DIRECTORS OF THE MONTH



*Leaders growing leaders*

## Sales Director of the Month



**Carlos Nunez Sanchez**

Carlos had 289.87% growth over December 2022.

## VP of the Month



**Armando Rodriguez**

Armando had 223.14% growth over December 2022.

## PR Director of the Month



**Stephanie Baumann**

Stephanie met 160.49% of Objective during December 2023.





1200 Wooded Acres Drive | Waco, TX 76710

# DECEMBER TOP PRODUCERS

The Monthly Top Achievers include the top Rookie Producer, Veteran Producer, SA and GA in their respective monthly categories, the top two MGAs and RGAs in Categories I-IV based on monthly % growth, the PR Representative with the most cards generated for the month, and the top two SGAs in Categories I-IV based on monthly % objective.



**ROOKIE PRODUCER**

**ROLANDO MIRABAL MORALES**  
\$94,660 NET ALP



**VETERAN PRODUCER**

**FIRAT UCAR**  
\$313,898 NET ALP



**SA**

**KARINA MORAN**  
\$101,462 1ST 6 MONTHS



**GA**

**ISABELLA CHACIN**  
\$174,330 1ST 6 MONTHS



**MGA CATEGORY IV**

**BLEDAR BANE**  
468.8% GROWTH



**MGA CATEGORY IV**

**TALEB JAMMOUL HAJALI**  
187.8% GROWTH



**RGA CATEGORY III**

**MARK BERNSDORFF**  
226.1% GROWTH



**RGA CATEGORY III**

**CHRISTOPHER HINTZ**  
225.5% GROWTH



**PR REP CATEGORY I**

**MALKA ARONY**  
6,597 CARDS



**SGA CATEGORY II**

**BETO QUINTERO**  
133.0% GROWTH



**SGA CATEGORY IV**

**ARIAS-DLABIK**  
117.4% GROWTH

EC